

### EXECUTIVE SUMMARY

# Population and Household Characteristics

- ◆ Region 4 was the fifth fastest growing in the state from 1990 to 2000. In 2000, Region 4 was ranked eighth in the number of residents.
- ◆ Persons below the age of 20 represented a greater proportion of Region 4's population than the state's. The region also had a greater proportion of individuals in every age range above 45 years old.
- ◆ The increase in residents at least 65 years old in Region 4 and in the state from 1990 to 2000 was slower than the increase in all residents, whereas the growth rate of older elderly (85 years old or more) was far greater.
- ◆ In 2000, the percentage of White and Black residents in Region 4 and in the state was fairly similar. Region 4 had a smaller percentage of Asian residents than the state.
- ◆ The percentage of Hispanic residents in Region 4 was less than in the state and, in fact, the lowest among all regions in Georgia. Two percent of the population in both Region 4 and one other region were Hispanic. From 1990 to 2000 the Hispanic population in Region 4 increased at the same rate as in the state (about 300%).
- ◆ The average household size in Region 4 was slightly less than in the state. Non-family households increased at a faster rate than family households in Region 4 and the state.

### **Employment** and **Income**

- ◆ According to the Georgia Rural Development Council, counties within Region 4 are diverse with regard to the Economic Vitality Index; five are classified as developing, one is rapidly developing, two are known as existing-emerging growth centers, and one is classified as a lagging rural county.
- ◆ In general, households in Region 4 had lower annual incomes in 1999 than households statewide. Only Coweta and Pike Counties had median household incomes greater than the state median. Approximately 10% of all families living in Region 4 were living in poverty in 1999, about the same as the statewide rate.
- ◆ The manufacturing and educational, health, and social service industries employed the greatest percentage of workers in Region 4 and the state. The unemployment rate in Region 4 in every year from 1992 to 2001 was higher than the rate statewide.
- ◆ The vast majority of workers in Region 4 and the state drove to work alone. A greater percentage of workers in Region 4 carpooled to work than the state average.

# Housing Tenure and Affordability

- ◆ The homeownership rate in Region 4 in 2000 was higher than the state's rate. Whites were the most likely to own their home in Region 4 and the state. Hispanics were the least likely to be a homeowner in the region and in the state.
- ◆ In general, housing costs were lower for homeowners and renters in Region 4 than in the state.
- ◆ The median value of mobile homes in the majority of counties in Region 4 was greater than the median for the state. In contrast, the median value of owner-occupied homes in Region 4 was below the state median in all but Coweta County.
- ◆ More than 75% of all new homes sold in Region 4 in 2000 were in either Carroll or Coweta County. The average sales price for both new and existing homes in Region 4 was well below that of the state.
- ♦ Homeowners in Region 4 were slightly less likely than those in the state to be cost burdened. For homeowners with a mortgage, Blacks, those of "other" races, and Hispanics were more apt to be cost burdened than Whites in Region 4 and the state.
- ◆ In Region 4 homeowners with incomes greater than \$35,000 were more likely to spend greater than 30% of their income on housing than renters with the same income.
- ♦ More than one-third of renters in Region 4 and in the state were cost burdened and more than 15% were severely cost burdened. Black renters in Region 4 were more likely than those of another race to be cost burdened. Renters with an annual income of less than \$35,000 were more likely than higher-income renters to be cost burdened in the region and in the state.

### Type of Housing and Physical Condition

- Region 4 had a greater proportion of single-family detached housing units, two-unit dwellings and mobile homes than the state and a smaller proportion of multi-family units. Over the past decade, total housing units in Region 4 grew at about the same rate as the growth in the region's households.
- Region 4 had a higher proportion of units for sale than the state and a lower percentage of vacant units for rent and for seasonal use.
- ♦ About 28% of housing units in Region 4 and in the state were built in the 1990's and were 10 years old or less in 2000. Compared to the state, Region 4 had a larger proportion of older housing built before 1960 and a smaller percentage of units constructed between 1960 and 1989.
- ◆ Compared with the state, Region 4 had a larger percentage of 1 to 2 and 3 to 4 bedroom owner-occupied units and a greater percentage of 3 to 4 bedroom renter-occupied housing units. Region 4 had the smallest proportion of renter-occupied units with no bedrooms, also known as efficiency apartments.

◆ Households in Region 4 were less likely to have a selected housing condition than elsewhere in the state. Renters in the region and in the state were more likely to have a selected housing condition than owners.



# **Housing Construction**

- ◆ There were 5,187 single-family housing permits issued in Region 4 in 2001 with an average value of \$94,980. The average building cost of a new single-family home for which a building permit was issued was about \$20,000 less in Region 4 than the statewide average.
- ◆ Region 4 issued more single-family and multi-family building permits per 1,000 residents than the state. The region had the highest total permit-to-population ratio in Georgia.
- ◆ In 2001 there were fewer manufactured housing units per 1,000 population shipped to counties within Region 4 than statewide. Of these shipments, Region 4 had the smallest percentage that were single-section.
- ◆ Counties and municipalities in Region 4 were more likely to have adopted a housing code than others in the state. Along with Region 3, Region 4 has the greatest percentage of counties that have a new and existing building code, a zoning code, and subdivision regulations.

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#### INTRODUCTION



The Housing and Demographics Research Center of the Department of Housing and Consumer Economics at the University of Georgia (UGA), under contract with the Housing Finance Division of the Georgia Department of Community Affairs (DCA), conducted the research for this report. Individuals involved with the project are Brenda J. Cude, Professor; Tom Rodgers, Associate Dean; Anne Sweaney, Professor; and Karen Tinsley, Research Coordinator of UGA and Carmen Chubb, Director of the Housing Finance Division; Jane Massey, Community Initiatives Coordinator; and Don Watt, Director of the Office of Housing Planning and Administration of DCA.

This project is, in part, a result of the tremendous interest in the "Workforce Housing in Georgia" report released in September of 2001. The current report utilizes secondary county-level data, which is comprised mostly of the 1990 and 2000 Census, in addition to other relevant data sources when available. These data are analyzed as it pertains to housing in the state of Georgia and its 12 state service delivery regions. Unlike the "Workforce Housing in Georgia" report, this report includes data related to housing in both urban and rural Georgia and for households at all income levels.

#### The Data

- ◆ The majority of the data used in this report are taken from the <u>1990 and 2000 decennial census</u>. In both years, two questionnaires were used to collect population and housing data yielding two datasets (SF1 and SF3).
- ◆ The <u>short form</u> questionnaire was sent to approximately five of six households; these data report information on every inhabitant and housing unit in the United States. The questionnaire asked population questions related to household relationship, sex, race, age, and Hispanic or Latino origin, and housing questions related to tenure, occupancy, and vacancy status. Information derived from the short form is referred to as 100-percent data and is contained in the Summary File 1 (SF1) dataset.
- ◆ The <u>long form</u> questionnaire was sent to approximately one in six households and contained all of the questions on the short form, as well as additional detailed questions relating to social, economic, and housing characteristics of individuals and their households. Information collected from the long form is called <u>sample data</u> and is contained in the Summary File 3 (SF3) dataset.
- ◆ Some variables, such as population, race, and the number of housing units, are included in both the 100-percent and sample data. These numbers will not necessarily match exactly since the sample data must be weighted to reflect the entire population. The two numbers are more likely to be different for very small geographic areas, such as places, tracts, and block groups. Since this report analyzes county-level data this should not be a problem.
- ◆ Data referred to, but not shown in the body of the report are located in the Data Appendix and can be found at <a href="http://www.fcs.uga.edu/hace/hdrc/index.html">http://www.fcs.uga.edu/hace/hdrc/index.html</a>. Tables located in the Appendix begin with the letter "A."

◆ In general, averages are more reliable when there are more observations used to make the calculation, as any one value is more likely to skew the average when there are fewer observations.



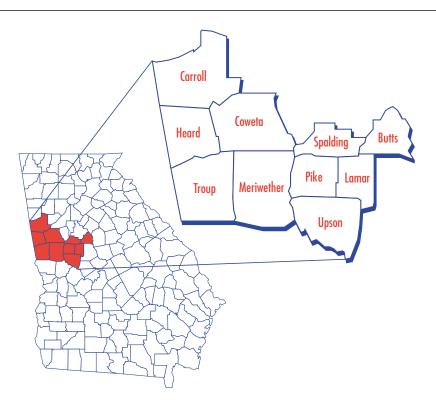
◆ Counties that are part of a Metropolitan Statistical Area (MSA) are indicated with an asterisk. A MSA is a geographic entity defined by the federal government. It is based on the concept of a core area with a large population nucleus, plus adjacent communities having a high degree of economic and social integration with that core. An area (group of counties) is qualified as a MSA if there is a city with 50,000 or more inhabitants, or an Urbanized Area with a total population of at least 100,000. The MSAs in Georgia are: Albany, Athens-Clarke County, Atlanta-Sandy Springs-Marietta, Augusta-Richmond County, Brunswick, Chattanooga, Columbus, Dalton, Gainesville, Hinesville-Fort Stewart, Macon, Rome, Savannah, Valdosta, and Warner Robbins.

In addition, the Georgia Tech City and Regional Planning program is preparing estimates of housing needs and their overlap with various socioeconomic and housing characteristics for the Georgia Department of Community Affairs. This data set will inventory three types of housing problems for each Georgia county: (1) cost burden, (2) overcrowding, and (3) living in units without complete kitchen facilities or complete plumbing. Data will be provided for both owner and renter households. Owner and renter households with one or more of these housing problems will be profiled by household size, household type, employment status, occupation, social security and public assistance income, housing unit type, and age of the householder. The data set also will show the number of rental and owner-occupied housing units with each of the three housing problems. County-level data will be available at http://www.georgiaplanning.com in the Summer 2003. Data for selected cities and for state regions will be available at the same web site during Fall 2003.

# **REGION 4**

- Region 4 is located halfway up the Alabama-Georgia state border.
- ◆ The region consists of 10 counties and 44 municipalities. Counties in Region 4 are: Butts, Carroll, Coweta, Heard, Lamar, Meriwether, Pike, Spalding, Troup, and Upson. Its major cities are: Griffin (population 23,451), Newnan, Carrollton, LaGrange, and Thomaston.
- ◆ Although there is no metropolitan statistical area (MSA) located in the region, Butts, Carroll, Coweta, Head, Lamar, Meriwether, Pike, and Spalding Counties are part of the Atlanta-Sandy Springs-Marietta MSA.
- ◆ The Chattahoochee and Flint Rivers pass through the region, as does Interstate 20, connecting Atlanta and Birmingham.

#### **REGION 4**



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# POPULATION AND HOUSEHOLD CHARACTERISTICS

#### **POPULATION**

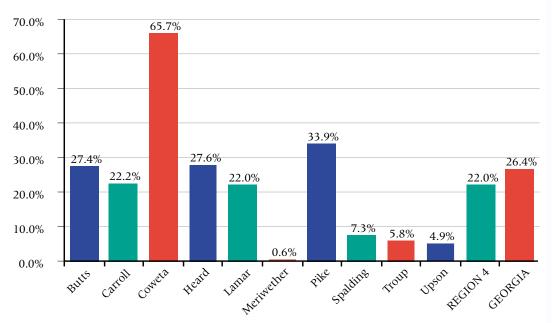
**Issue:** The number of residents per county and region is the most basic indicator of housing needs. Similarly, population growth—whether an area is gaining or losing residents and how quickly—is the fundamental gauge of future housing demand. In general, population change is attributable to either migration or natural increase. The degree to which these two components of population change contribute to overall population growth is an indicator of the cause of growth. Ultimately, more people mean a need for more living space, in addition to an added burden on existing infrastructure, county school systems and hospitals, and other community services and programs.

#### Data:

- <u>Natural increase</u> is calculated as the difference between the number of births and the number of deaths.
- ◆ The difference between population change and natural increase is defined as net migration (influx of new residents).

- ◆ Region 4 was the fifth fastest growing region in the state from 1990 to 2000. The region grew slightly slower than the state as a whole during the same time period (22.0% vs. 26.4%). With an increase of about 66%, Coweta County was the fastest growing county in the region and the eighth fastest statewide. (Table II.1, Figure II.1)
- ◆ In 2000, Region 4 was ranked eighth in the number of residents; this is 4.9% of the total population of Georgia. Carroll and Coweta Counties were the most populous among Region 4 counties in 2000 ranking among the 25 largest counties statewide. (Table II.1)
- ◆ Meriwether County exhibited the slowest population increase in the region, growing at only 0.5%. The population of three other counties (Spalding, Troup, and Upson) grew by less than 10%, a rate well below the region and the state. (Table II.1, Figure II.1)
- ◆ Approximately 30% of the population increase over the last decade in Region 4 was due to natural increase, whereas almost 70% was attributed to net migration. Population increase in Region 4 relied slightly more on net migration than did the state (69.2% and 65.9%, respectively). (Table II.2)
- ♦ More than 80% of the population change in Butts, Coweta, Heard, Lamar, and Pike Counties was due to residents relocating rather than from births to existing residents. In contrast, all of the population increase in Meriwether County was due to natural increase. Only 4.7% of Troup County's population increase was due to net migration. (Table II.2)

FIGURE II.1 - PERCENT CHANGE IN POPULATION BY COUNTY, 1990-2000.



Source: Census 2000 SF1, DP1; Census 1990 STF1, DP1.

TABLE II.1 - POPULATION BY COUNTY, 1990 - 2000.

	20	00	1990-	2000	
	No.	Rank <sup>1</sup>	% change	Rank¹	
Butts*	19,522	86	27.4	48	
Carroll*	87,268	23	22.2	64	
Coweta*	89,215	22	65.7	8	
Heard*	11,012	117	27.6	47	
Lamar*	15,912	96	22.0	66	
Meriwether*	22,534	72	0.5	150	
Pike*	13,688	108	33.9	34	
Spalding*	58,417	34	7.3	126	
Troup	58,779	33	5.8	131	
Upson	27,597	54	4.9	138	
<b>REGION 4</b>	406,944	8	22.0	5	
GEORGIA	8,186,453		26.4		
% of STATE	4.9				

Source: Census 2000 SF 1, DP1; Census 1990 STF 1, DP1.

<sup>\*</sup> County is part of a MSA.

<sup>&</sup>lt;sup>1</sup> County rank is among all counties in Georgia, whereas the rank for the region is among the 12 regions. The county with the greatest population (or population change) is ranked first.



# Table II.2 - Population Change due to Natural Increase and Net Migration by County, 1990 - 2000.

	Natura	l Increase	Net M	ligration
	No.	%	No.	%
Butts*	685	16.3	3,511	83.7
Carroll*	5,767	36.4	10,079	63.6
Coweta*	6,931	19.6	28,431	80.4
Heard*	413	17.3	1,971	82.7
Lamar*	548	19.1	2,326	80.9
Meriwether*	701	100.0	-578	0.0
Pike*	474	13.7	2,990	86.3
Spalding*	3,406	86.0	554	14.0
Troup	3,090	95.3	153	4.7
Upson	419	32.3	878	67.7
<b>REGION 4</b>	22,434	30.8	50,315	69.2
GEORGIA	582,131	34.1	1,126,106	65.9

Source: Census 2000 SF 1, DP1; Census 1990 STF 1, DP1; Georgia county guide, 2002.

<sup>\*</sup> County is part of a MSA.

### **AGE**

**Issue:** The age distribution of the population and recent changes in that distribution have important implications for the formation of new households and the demand for new housing units, as well as the need for age-related housing and services. For example, elderly persons frequently require special housing in combination with supportive services, whereas working families with small children often need child care. The dependency ratio is used to approximate the number of individuals providing economic support per dependent persons. A higher dependency ratio means there are more people in the non-working age relative to persons of working age. A higher dependency ratio may mean a greater demand for housing and related services for families with young children and/or older adults.

#### Data:

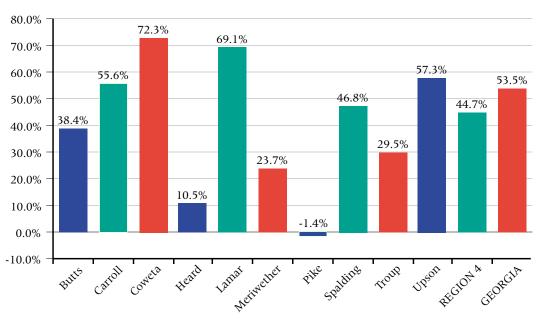
- ◆ Traditionally, the <u>dependency ratio</u> is defined as the number of children younger than 18 years old plus the number of elderly persons 65 years old or older per 100 persons ages 18 to 64 years. Since people are living longer and more elderly are working past the age of 65, a dependency ratio defined using the number of persons 85 years old or older may be more appropriate.
- ◆ This dependency ratio is defined in terms of the age of the population; it has no relationship to the receipt of government aid.

- ◆ Compared to the state, Region 4 had a smaller percentage of persons between 20 and 44 years old in 2000. Region 4 had a greater proportion in every age range above 45 years old; 11% of the population in Region 4 was at least 65 years old compared to 9.6% of the state. (Table II.3, Table AII.1)
- ◆ The dependency ratio for Region 4 (younger than 18 and 65 and older) was 61.3% in 2000; this was greater than the state ratio (56.5%). Butts and Carroll Counties had lower dependency ratios than the state ratio; Butts County had the lowest in the region (52.2%). Meriwether, Troup, and Upson Counties had the highest dependency ratios in Region 4 (greater than 67%). (Table II.4)
- ◆ When adults 85 and older were added to children younger than 18 to calculate the dependency ratio, Region 4 was no different from the state (about 28%). Coweta, Heard, Pike, Spalding, and Troup Counties had higher dependency ratios than the region and the state. (Table II.4)
- ◆ The increase in elderly at least 65 years old in Region 4 (11.5%) from 1990 to 2000 was lower than the increase in all residents (22.0%), whereas the growth rate of older elderly (85 years old or more) was far greater (44.7%). This pattern is similar statewide. (Table II.3)
- ◆ The growth rate of elderly persons at least 85 years old was more than 70% in Coweta County from 1990 to 2000. Carroll, Lamar, and Upson Counties also experienced a

greater increase in residents aged 85 and older than the state. The proportion of the population older than age 85 in Pike County decreased. (Figure II.2)



FIGURE II.2 - PERCENT CHANGE IN POPULATION 85 YEARS OLD AND OLDER BY COUNTY, 1990-2000.



Source: Census 2000 SF1, DP1; Census 1990 STF1, DP1.

TABLE II.3 - AGE, 1990-2000.

		Region 4	4	Georgia		
	200	2000		200	0	1990-2000
	No.	%	% change	No.	%	% change
Total population	403,944	100.0	22.0	8,186,453	100.0	26.4
Under 18 years	109,148	27.0	19.7	2,169,234	26.5	25.6
18-64 years	250,390	62.0	25.1	5,231,944	63.9	27.7
65 years and over	44,406	11.0	11.5	785,275	9.6	20.0
85 years and over	5,204	1.3	44.7	87,857	1.1	53.5

Source: Census 2000 SF 1, DP1; Census 1990 STF 1, DP1.

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TABLE II.4 - DEPENDENCY RATIO BY COUNTY, 2000.

	You	Younger		65 years		years	Depen-	Depen-
	tha	n 18	and	and over		over	dency	dency
	No.	%	No.	%	No.	%	ratio <sup>1</sup>	ratio <sup>2</sup>
Butts*	4,699	24.1	1,994	10.2	238	1.2	52.2	25.6
Carroll*	22,630	25.9	8,711	10.0	1,035	1.2	56.0	27.4
Coweta*	25,642	28.7	7,571	8.5	784	0.9	59.3	29.9
Heard*	3,164	28.7	1,212	11.0	116	1.1	65.9	30.1
Lamar*	3,899	24.5	2,000	12.6	230	1.4	58.9	26.3
Meriwether*	5,998	26.6	3,068	13.6	370	1.6	67.3	28.7
Pike*	3,779	27.6	1,488	10.9	141	1.0	62.5	28.9
Spalding*	15,932	27.3	6,838	11.7	797	1.4	63.9	29.0
Troup	16,373	27.9	7,401	12.6	947	1.6	67.9	29.9
Upson	7,032	25.5	4,123	14.9	546	2.0	67.8	28.0
<b>REGION 4</b>	109,148	27.0	44,406	11.0	5,204	1.3	61.3	28.7
GEORGIA	2,169,234	26.5	785,275	9.6	87,857	1.1	56.5	27.9

Source: Census 2000 SF 1, DP1.

<sup>\*</sup> County is part of a MSA.

<sup>1</sup> Less than 18 and greater than 65 years old.

<sup>2</sup> Less than 18 and greater than 85 years old.

#### RACE AND ETHNICITY

**Issue:** The diversity of a community with respect to racial and ethnic composition may affect the demand for housing since minorities, especially new immigrants, tend to form new households at a later age than whites (Masnick, 2002). Minorities may have access to fewer housing choices since they are more likely to face discrimination and segregation which adversely affects not only housing choices but also affordability. Many recent Hispanic immigrants face a multitude of obstacles in obtaining decent affordable housing. These obstacles include not only the economic challenges that affect all low-income households but also language barriers that may complicate access to housing assistance programs.

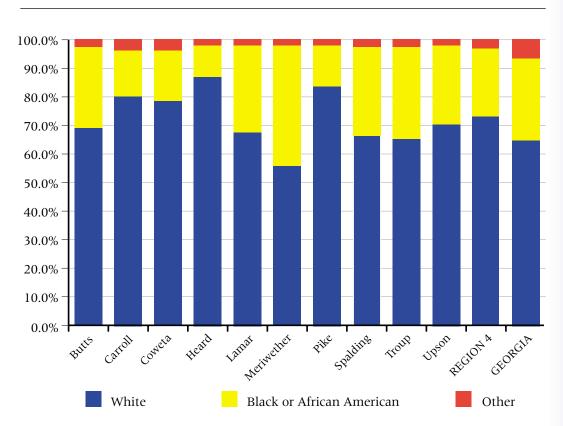
#### Data:

- ◆ Race is a self-identification data item in which respondents choose the race or races with which they most closely identify. A major change in the 2000 census was to allow individuals to classify themselves as two or more races. In the past, the questionnaire instructed individuals to mark only one. Therefore, data regarding race in Census 2000 are not directly comparable to the 1990 census.
- ◆ Spanish/<u>Hispanic</u>/Latino is a self-designated classification for people whose origins are from Spain, the Spanish-speaking countries of Central or South America, the Caribbean, or those identifying themselves generally as Spanish, Spanish-American, etc. Origin can be viewed as ancestry, nationality, or country of birth of the person or person's parents or ancestors prior to their arrival in the United States. Spanish/Hispanic/Latino people may be of any race.
- ◆ Hispanic persons are counted within a race (i.e., White or Black), as well as within their ethnicity. Therefore, all race categories will equal the total population.

- ◆ Region 4's population was comprised of 73.2% White residents and 24.3% Black in 2000. The distribution of White and Black residents in the state of Georgia was 65.1% and 28.7%, respectively. Region 4 had a smaller percentage of Asian residents (0.5%) than the state (2.1%). (Table II.5, Table AII.2, Figure II.3)
- ◆ More than 80% of the population in Carroll, Heard, and Pike Counties was White. Meriwether had the highest proportion of Black residents in the region (42.2%). (Table II.5, Figure II.3)
- ◆ The percentage of Hispanic residents in Region 4 (2.0%) was less than in the state (5.3%) and, in fact, the lowest among all regions in Georgia. One other region was also comprised of 2% Hispanic residents.) Only Carroll (2.6%) and Coweta (3.1%) Counties had a larger proportion of Hispanics than the region, but the proportions were still much lower than the state's. Less than 1% of the population in Meriwether County was Hispanic. (Table II.5)

- ♦ From 1990 to 2000 the Hispanic population in Region 4 increased at the same rate as in the state (about 300%). The regional rate of increase was due to the growth of Hispanics in Coweta County where the percentage increase was 626.5%. The Hispanic population growth in every other county in Region 4 was slower than in the region and in the state. The lowest rates of growth in the region were in Heard (70.6%) and Meriwether (57.9%) Counties. (Figure II.4)
- ◆ Approximately 60% of the foreign-born residents in Region 4 and in Georgia entered the United States during the last decade between 1990 and 2000. Nearly 30% of the foreign-born residents in Region 4 and in the state were citizens. A larger percentage of foreigners in Butts, Heard, Meriwether, and Pike Counties have resided in the U.S. longer than 10 years. (Table AII.3)

FIGURE II.3 - POPULATION BY RACE BY COUNTY, 2000.



Source: Census 2000 SF1, DP1.

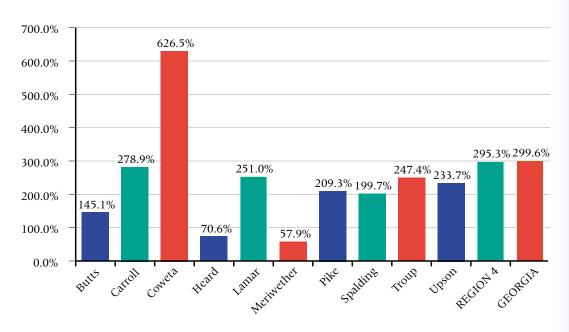


TABLE II.5 - PERCENT OF POPULATION BY RACE AND HISPANIC ETHNICITY BY COUNTY, 2000.

	White	Black	Other	Hispanic	
Butts*	69.2	28.8	2.0	1.4	
Carroll*	80.5	16.3	3.2	2.6	
Coweta*	78.9	18.0	3.2	3.1	
Heard*	87.5	10.8	1.7	1.1	
Lamar*	67.8	30.4	1.8	1.1	
Meriwether*	56.1	42.2	1.7	0.8	
Pike*	83.6	14.8	1.6	1.2	
Spalding*	66.5	31.1	2.4	1.6	
Troup	65.8	31.9	2.3	1.7	
Upson	70.6	27.9	1.5	1.2	
<b>REGION 4</b>	73.2	24.3	2.5	2.0	
GEORGIA	65.1	28.7	6.2	5.3	

Source: Census 2000 SF 1, DP1.

FIGURE II.4 - PERCENT CHANGE IN HISPANIC POPULATION BY COUNTY, 1990-2000.



Source: Census 2000 SF1, DP1; Census 1990 STF1, DP1.

<sup>\*</sup> County is part of a MSA.

### HOUSEHOLD COMPOSITION

**Issue:** Household size and formation patterns directly affect the demand for different types and sizes of housing units. Although family households consisting of a married couple with or without children are still the norm, non-traditional households, such as single persons or single parents with children and other non-family groupings, are more common in Georgia now than in 1990. Several factors usually contribute to the formation of non-traditional households, including increasing age at first marriage, divorce, births to unwed mothers, and cohabitation. Family and non-family households may have different housing needs and preferences.

#### Data:

- ◆ The term <a href="household">household</a> is used to describe all persons who occupy the same housing unit. The two types of households are family and non-family.
- The person by whom the housing unit is owned or rented is called the householder.
- ◆ A <u>family</u> consists of a householder and at least one other family member related to the householder, whereas a <u>non-family</u> household includes no relatives of the householder.
- ◆ The definition of <u>own children</u> is a child under 18 years old who is a son or daughter by birth, marriage (a stepchild), or adoption. <u>Related children</u> includes all people in a household under the age of 18, regardless of marital status, who are related to the householder. This does not include the householder's spouse or foster children, regardless of age. Own children is not a term used in the 1990 Census.
- ◆ In this report, the term <u>single female</u> is synonymous to the Census term <u>female</u> householder, no husband present.

- ◆ The average household size was 2.68 in Region 4 and 2.65 in the state. Two-person households represented just less than one-third of all households in both Region 4 and the state. Compared to the state, Region 4 consisted of a slightly greater percentage of three- to six-person households and a smaller proportion of single-person households and households larger than seven-persons. (Table II.6)
- ◆ The number of households in Region 4 increased at a slower rate (24.4%) from 1990 to 2000 than households statewide (27.0%). The proportion of one- and two-person households grew faster than all households in Region 4. (Table II.6)
- ◆ The proportion of family households in Region 4 (74.3%) was greater than in the state (70.2%). Compared to the state, Region 4 had a larger percentage of elderly householders (65 years and over) living alone (8.3% and 7.0%, respectively). (Table II.7)
- Over the past decade, non-family households increased at a faster rate than family households in Region 4 and the state. Among non-family households in the region,

"other" non-family households experienced the fastest growth rate (73.2%); this is much greater than the increase in all households in the region (24.4%). Elderly persons living alone increased by 8.2% over the past decade in Region 4, almost 6% slower than the state average. (Table II.7)

♦ Householders residing in Region 4 were older than in the state. The largest proportion of households in Region 4 and in the state were headed by persons between the ages of 35 and 44 (22.4% and 24.0%, respectively). The proportion of households headed by those aged 15 to 24 increased less in the region than statewide as did the proportion of older households. (Table AII.4)

TABLE II.6 - HOUSEHOLD SIZE, 1990-2000.

		Region 4	1	Georgia			
	2000		1990-2000	200	0	1990-2000	
	No.	%	% change	No.	%	% change	
Total households	146,384	100.0	24.4	3,006,369	100.0	27.0	
1-person	31,446	21.5	27.9	710,523	23.6	32.1	
2-person	47,402	32.4	30.0	963,782	32.1	29.8	
3-person	28,169	19.2	21.5	550,858	18.3	20.3	
4-person	23,702	16.2	19.3	460,639	15.3	20.2	
5-person	9,977	6.8	17.9	199,642	6.6	27.5	
6-person	3,601	2.5	20.4	72,511	2.4	34.6	
7-or-more-person	2,087	1.4	1.1	48,414	1.6	38.8	
Average household size	2.68			2.65			

Source: Census 2000 SF 1, QT-P10; Census 1990 STF 1, P027.

TABLE II.7 - HOUSEHOLD COMPOSITION, 1990-2000.

	Region 4			Georgia		
	2000		1990-2000	2000		1990-2000
	No.	%	% change	No.	%	% change
Total households	146,384	100.0	24.4	3,006,369	100.0	27.0
Family households	108,805	74.3	21.6	2,111,647	70.2	23.3
Married-couple family	80,685	55.1	17.5	1,548,800	51.5	18.5
With related children						
under 18	39,396	26.9	12.9	776,890	25.8	16.4
Single female	21,703	14.8	28.2	435,410	14.5	32.1
With related children						
under 18	15,148	10.3	31.8	307,277	10.2	36.0
Other family households	6,417	4.4	64.3	127,437	4.2	66.2
Non-family households	37,579	25.7	33.6	894,722	29.8	36.9
Householder living alone	31,446	21.5	27.9	710,523	23.6	32.1
Householder 65 years						
and over	12,091	8.3	8.2	210,409	7.0	13.7
Other non-family						
households	6,133	4.2	73.2	184,199	6.1	59.0

Source: Census 2000 SF 1, DP1 (non-family households), QT-P10 (family households); Census 1990 STF 1, DP1, P016 (related children).

### EMPLOYMENT AND INCOME



#### EMPLOYMENT, EARNINGS AND THE COMMUTE TO WORK

**Issue:** The employment opportunities, household earnings, quality and availability of appropriate workforce housing, and economic vitality of a community are intimately related components within every county and region. The unemployment rate is an excellent indication of the overall economic condition of a region. Economic diversity, one of the best defenses against a high unemployment rate, is essential in building and sustaining a vibrant community made up of households with stable earnings. The causality of decent housing and economic development is not one-directional; each plays an important role in fostering the other. Investment in housing through construction and rehabilitation, in addition to the demand for household appliances and other household goods and services, creates jobs. At the same time, new or expanding industries attract new residents, and increase the number of housing units demanded.

The availability of affordable housing in relation to job location is a major contributing factor to commuting patterns. Long commutes may be due to the poor quality of housing or the lack of housing options (UGA - HDRC, 2001). High housing prices near the industry or the business center in a metropolitan area also contribute to increased travel time to work. A journey to work that crosses county, regional, or state boundaries has important consequences to the health of the local economy.

#### Data:

- ◆ The economic vitality index, published by Georgia Rural Development Council, is based on total average wage growth (1998-2000), total employment growth (1998-2000), total population growth (1998-2000), total unemployment (1998-2000), per capita income (1998-2000), and poverty rate (1999).
- ◆ The index classifies counties as <u>rapidly developing</u> (perform above state and national averages on economic and social indicators), <u>developing</u> (perform at or above the state average on economic and social indicators), <u>existing-emerging growth centers</u> (perform near average on economic indicators and at or above average on social indicators), <u>lagging rural</u> (perform at or below average on economic and social indicators), or <u>declining rural</u> (perform below average on economic and social indicators).
- Counties that are considered in <u>persistent poverty</u> are those that have had poverty rates in the top quartile over the last three decades.
- ◆ The <u>civilian population</u> consists of all persons 16 years and over who are not inmates of institutions or are not on active duty in the armed forces.
- ◆ The <u>civilian labor force</u> is the total of all employed and unemployed persons 16 years of age or over, excluding military personnel and the institutionalized. <u>Employed persons</u> are those who were "at work"—those who worked as paid employees, including work in their own business and on their farm or "with a job but not at work"—those who did not work during the reference week because of illness or other personal rea-

sons. People who worked around the house or did volunteer work are not employed. Unemployed persons are those who did not work during the survey week, but were available for work and had looked for jobs within the preceding four weeks. This



The <u>unemployment rate</u> is the number unemployed as a percent of the civilian labor force. Those not in the labor force are not counted in the calculation of the unemployment rate. Students, persons taking care of the home or family, and retired workers are not in the labor force.

includes persons who did not look for work because they were on layoff.

- In general, the median value in an ordered list of data represents the middle value (or the average of the two middle values if the number in a series is even). The median divides the total frequency distribution into two equal parts; one-half of the cases fall below the median and one-half of the cases exceed the median.
- Earnings is the sum of wage or salary income and net income from self-employment. It is the amount of income received regularly before deductions for personal income taxes, Social Security, bond purchases, union dues, Medicare deductions, etc. Earnings represent the amount of money received from employment and are included in total income. See the next section for the definition of income.
- <u>Commuting</u> is synonymous with the journey to and from work.

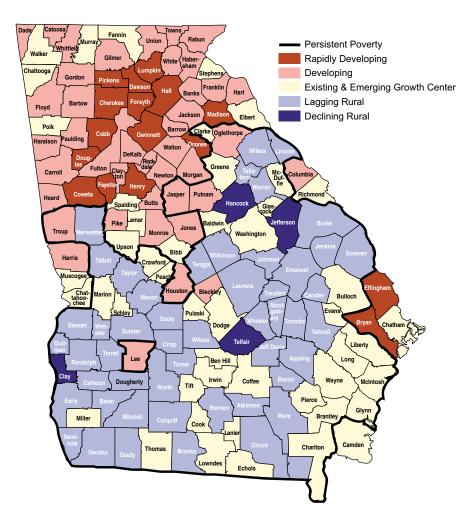
- Counties within Region 4 are diverse with regard to the Economic Vitality Index. According to the Georgia Rural Development Council, five counties are classified as developing (Butts, Carroll, Heard, Pike, and Troup), whereas Coweta County is classified as rapidly developing. Lamar and Upson are known as existing and emerging growth centers, while Meriwether is a lagging rural county. Troup and Meriwether are also considered persistent poverty counties. (Economic Vitality Map).
- ◆ The median 1999 earnings in Georgia were \$24,111. In Region 4, only Coweta County had greater median earnings (\$27,685). Coweta and Pike County workers not employed full-time, year-round had greater earnings than the state for this category of workers. (Table III.1)
- The manufacturing and educational, health, and social service industries employed the greatest percentage of workers in Region 4 and the state. Whereas Region 4 relied more heavily on manufacturing (21.7%), the greatest proportion of jobs statewide were in the educational, health, and social service industry (17.6%). (Table AIII.1, Table AIII.2)
- ♦ In 2001 the average unemployment rates in Region 4 and Georgia were 5.6% and 4.0%, respectively. In the same year, the highest unemployment rate in Region 4 was in Upson County at 10.5%, while the lowest was in Coweta County at 3.3%. The unemployment rate in Region 4 in every year from 1992 to 2001 was higher than the statewide rate. Over this time period, Butts and Troup Counties experienced the

greatest decline in unemployment; Upson County saw an increase in the unemployment rate from 1992 to 2001. (Table AIII.3)

**REGION 4** 

- ◆ About 43% of the workers residing in Region 4 worked in another state or in another county within the state. This was slightly higher than the average of all counties within Georgia (41.5%). More than 75% of Pike County residents worked outside the county or state, while less than 20% of those residing in Troup County did. (Figure III.1, Table AIII.4)
- ◆ As expected, the vast majority of workers in Region 4 and the state drove to work alone (78.7% and 77.5%, respectively). A greater percentage of workers in Region 4 carpooled to work than the state average. The average commute time in Region 4 ranged from 37.5 minutes for those living in Heard County to 21.1 minutes for workers living in Troup County. (Table AIII.5, Table AIII.4)

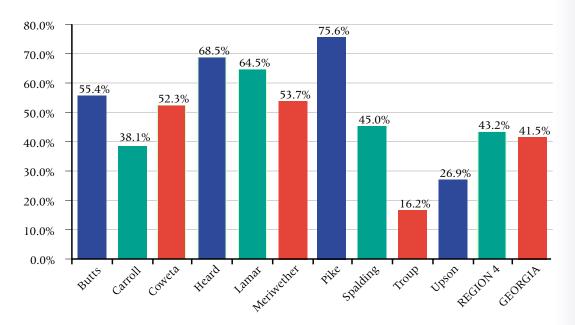
### **ECONOMIC VITALITY MAP**



Source: Georgia Rural Development Council.



# FIGURE III.1 - PERCENT OF WORKFORCE WORKING OUTSIDE STATE OR COUNTY OF RESIDENCE BY COUNTY, 2000.



Source: Census 2000 SF3, P26.

TABLE III.1 - MEDIAN EARNINGS BY COUNTY, 1999.

	All workers	Workers by type		
	16 years	Full-time,		
	and over	year-round	Other	
Butts*	\$21,738	\$27,655	\$9,614	
Carroll*	21,345	28,992	8,273	
Coweta*	27,685	35,503	11,012	
Heard*	23,088	27,966	9,772	
Lamar*	20,721	26,050	8,122	
Meriwether*	20,289	25,661	9,392	
Pike*	23,931	29,935	10,514	
Spalding*	21,542	27,655	9,794	
Troup	21,699	27,093	9,677	
Upson	20,568	25,933	9,510	
<b>REGION 4</b>	NA	NA	NA	
GEORGIA	\$24,111	\$31,253	\$10,423	

Source: Census 2000 SF 3, P85, PCT47.

<sup>\*</sup> County is part of a MSA.

#### **INCOME AND POVERTY STATUS**

**Issue:** Household income includes labor earnings, retirement and investment income as well as public assistance payments. The magnitude of a household's income is influenced not only by personal characteristics such as ability, age, and health, but also by the quality of employment and investment opportunities. Income is the most general measure of a household's capacity to purchase or rent housing. Accordingly, household income is used to calculate housing affordability, one of the most important indicators of housing needs. A high poverty rate translates into an increased need for housing assistance and other state and federal aid programs such as food stamps and cash welfare programs.

#### Data:

- ◆ The Census Bureau uses a set of money income thresholds that vary by family size and composition to define who is poor. If the total income for a family or unrelated individual falls below the relevant poverty threshold they are classified as being below the poverty level. Poverty thresholds do not vary geographically, but they are updated annually for inflation.
- ◆ Poverty is not defined for people living in military barracks, institutional group quarters, or for unrelated individuals under age 15 (such as foster children).
- ◆ The most recent county-level poverty data are for 1999. In that year, the poverty threshold for a family of four was \$17,029. The poverty threshold for a person age 65 or older living alone was \$7,990.
- ◆ In 2002 the poverty threshold for a family of four was \$18,390; for a person 65 years or older living alone it was \$8,547. Poverty statistics can be found at <a href="http://www.cen-sus.gov/hhes/www/poverty.html">http://www.cen-sus.gov/hhes/www/poverty.html</a>.
- ◆ <u>Income</u> includes the amount received from employment and self-employment (earnings), interest and dividends, Social Security income, Supplemental Security Income (SSI), public assistance or welfare payments, retirement or disability pensions, and any other sources of income received regularly such as Veterans Administration (VA) payments, unemployment compensation, child support, or alimony.

- ◆ In general, households in Region 4 had lower annual incomes in 1999 than households statewide; the region had a larger percentage of households in every income category below \$75,000. The greatest percentage of households in Region 4 and in the state had incomes between \$50,000 and \$74,000 (20.2% and 19.7%, respectively). (Table AIII.6)
- ◆ Six of the ten counties in Region 4 had a higher proportion of households with incomes below \$10,000 than the region. Only Coweta and Pike Counties had a greater proportion of households in the top income group (\$100,000 or more) than in the lowest income group (less than \$10,000). (Table III.2, Figure III.2)

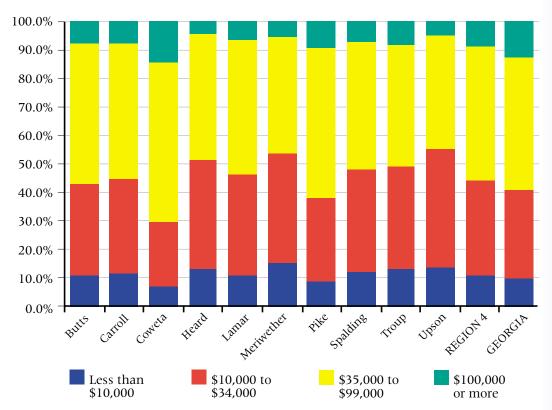
◆ The median household income in Georgia was \$42,288 in 1999. Within Region 4, only Coweta and Pike Counties had median household incomes greater than the state median. The median income of households in Coweta County was \$52,428, the highest in the region and more than \$10,000 greater than that of the state. Upson and Heard Counties' median household incomes were the lowest in the region and more than \$10,000 less than the median for the state. (Table AIII.7)



- ◆ In virtually every Region 4 county the median incomes for both family and non-family households were below the state median. Only married couples with children in Coweta County, single females with children in Coweta and Pike Counties, single males over age 65 in Butts County, and older single females in Coweta County had incomes higher than the state median. (Table AIII.7)
- ◆ Approximately 10% of all families in Region 4 and in the state were living in poverty in 1999. (Table AIII.8)
- ◆ Single females with children were the most likely households to be in poverty in Region 4 and in the state; about 35% of those with children younger than age 18 and 45% with children younger than five years old were in poverty. Compared to the state, single females with and without children were more likely to be in poverty in Region 4. Married couple families were less likely to be poor in Region 4 compared with families statewide. (Table AIII.8)

Figure III.2 - Households by income by county, 1999.





Source: Census 2000 SF3, DP3.

TABLE III.2 - PERCENT OF HOUSEHOLDS BY INCOME BY COUNTY, 1999.

		Income range				
	No. of	Less than	\$10,000 to	\$35,000 to	\$100,000	
	Households	\$10,000	\$34,999	\$99,999	or more	
Butts*	6,462	10.9	32.5	49.4	7.2	
Carroll*	31,606	11.6	33.5	47.5	7.4	
Coweta*	31,429	6.9	23.2	55.7	14.1	
Heard*	4,049	13.1	38.3	44.6	4.0	
Lamar*	5,668	11.2	35.7	47.0	6.1	
Meriwether*	8,289	15.5	38.6	40.9	5.0	
Pike*	4,756	8.7	29.4	53.1	8.8	
Spalding*	21,523	12.4	35.9	44.9	6.8	
Troup	21,930	13.4	36.0	42.6	8.0	
Upson	10,752	14.0	41.3	40.0	4.7	
<b>REGION 4</b>	146,464	11.3	32.9	47.4	8.4	
GEORGIA	3,007,678	10.1	30.7	46.8	12.3	

Source: Census 2000 SF 3, DP 3.

<sup>\*</sup> County is part of a MSA.

#### HOUSING TENURE AND AFFORDABILITY



#### OWNER- AND RENTER-OCCUPANCY STATUS

**Issue:** Homeownership is part of the "American dream" and typically consists of a single-family detached residence. Owning a home not only represents an opportunity to accumulate wealth, but also is viewed by most as a sign of personal achievement. With the establishment of long-term amortized mortgages as the norm and rising real incomes, the steady growth of homeownership over the past several decades is unprecedented in Georgia and the nation. Be it the cause or the result, homeownership is associated with less mobile residents. A higher homeownership rate may lead to a more stable community, since homeowners have a financial stake in the well-being of their neighborhood. The homeownership rate is an important foundation of economic growth and serves as an indicator of the health of a local economy. The vast development of single-family, owner-occupied homes, which require an extensive array of roads, pipes, wires, and other supportive infrastructure, help to sustain consumer demand.

Increases in the homeownership rate in recent decades reflect not only that more people are able to own a home, but also that people are purchasing their first home earlier in the life cycle. Because owning a home requires a substantial income and downpayment, younger households have traditionally been less likely to buy a home. With the increased popularity of higher ratio mortgages, however, substantial savings are not necessary to buy a home, making it possible for younger households to become homeowners. Yet, homeownership rates still increase steadily with the age of household heads. Differences in household composition (nontraditional families, such as single mothers or persons living alone) as well as diverse preferences lead to variations in the ability to afford a home, making homeownership either unreachable or undesirable. Historically, Blacks have exhibited a lower homeownership rate than Whites. This is most likely due to differences in income and household structure; however, discrimination with regard to mortgage lending and zoning may also be contributing factors. Hispanic immigrants may face similar barriers to homeownership as well as cultural and language barriers.

### Data:

- ◆ Housing tenure is the term used to make a distinction between owner-occupied and renter-occupied housing units.
- ◆ The homeownership rate is the percent of occupied units that are owner-occupied. A housing unit is owner-occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for.
- All occupied units that are not owner-occupied are classified as renter-occupied. This
  includes units rented for cash rent, including continuing care facilities, or those occupied without payment of cash rent.
- The person who owns or rents the housing unit is called the householder.

### Analysis:

- ◆ The homeownership rate in Region 4 (71.1%) in 2000 was higher than the state's rate of 67.5%. Households in Spalding and Troup Counties were less likely to own their homes than residents of other counties in the region; residents in Pike County were the most likely. (Table IV.1, Table AIV.1)
- ◆ Compared to the rate of growth in all housing units between 1990 and 2000, owner-occupied units increased faster in both Region 4 and the state while renter-occupied units increased at a slower rate. (Table IV.1)
- ♦ Whites were the most likely to own their homes in Region 4 and the state. The homeownership rate among White heads of households in Region 4 was about 78%, compared to less than 60% for all other race categories. Hispanics were the least likely to be homeowners in the region and in the state. The Hispanic homeownership rate in Region 4 (24.1%) was much lower than in the state (37.3%). (Table IV.2)
- ◆ The greatest proportion of owner-occupied housing units were headed by an individual in the age range of 35 to 44 years old in Region 4 and the state. As expected, the greatest proportion of renter-occupied housing units were headed by a younger individual (between 25 and 34 years old). (Table AIV.2)

TABLE IV.1 - HOUSING TENURE, 1990-2000.

	Region 4			Georgia		
	2000		1990-2000	2000		1990-2000
	No.	%	% change	No.	%	% change
Occupied housing units	146,384	100.0	24.4	3,006,369	100.0	27.0
Owner-occupied	104,145	71.1	28.6	2,029,154	67.5	32.0
Renter-occupied	42,239	28.9	15.3	977,215	32.5	17.8

Source: Census 2000 SF 1, DP1; Census 1990 STF 1, DP 1.

TABLE IV.2 - HOMEOWNERSHIP RATES BY RACE, 2000.

	Region 4		Geo			
	Total	% Owner-	Total	% Owner-		
	households	occupied	households	occupied		
All races	146,384	71.1	3,006,369	67.5		
White householder	111,554	77.7	2,070,172	75.3		
Black or African	Black or African					
American householder	32,159	50.3	803,324	50.8		
Asian householder	590	52.9	50,276	55.4		
"Other race" householder	2,081	48.3	82,597	41.3		
Householder who is Hispan	nic 13,490	24.1	99,026	37.3		

Source: Census 2000 SF 1, H14.

<sup>&</sup>lt;sup>1</sup>This includes householders who are American Indian and Alaska Native alone, Native Hawaiian and other Pacific Islander alone, some other race alone, and those who are of two or more races.

# COST, VALUE AND SALES PRICE OF HOUSING

**Issue:** An estimate of housing costs for both renter-occupied and owner-occupied housing units is needed to compare the cost of living between counties and regions within Georgia at a given time. A measure of housing costs also is needed to assess housing affordability (the ratio of housing costs to income) and access to homeownership.

For renter-occupied units, the most inclusive price of housing is the gross rent, which incorporates an adjustment for the price of services such as utilities and fuels which are typically included in cost of apartment living but not always included as part of the rental payment. For owner-occupied units, the home sales price, selected monthly costs, and median value of the home are measures of the price of housing. Compared to the home sale price, which consists of only the purchase price itself (and sometimes may include property transfer taxes as well as related legal, insurance, and brokerage fees), another measure, selected monthly costs, is a cash flow price or operating cost of a dwelling, and includes mortgage interest payments, mortgage principal repayments, utilities, property taxes, homeowners insurance, and other costs.

#### Data:

- ◆ <u>Selected monthly owner costs</u> are the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgage, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.).
- ◆ Specified owner-occupied units include only one-family houses on less than 10 acres without a business or medical office on the property since excessive land or commercial or medical activities may distort the value of the property. The data for "specified units" does not include mobile homes.
- ◆ Housing is classified as <u>with a mortgage</u> or loan if the unit is being purchased with a mortgage or some other debt arrangement, such as a deed of trust, trust deed, contract to purchase, land contract, or purchase agreement. This includes units with a mortgage built on leased land. The category <u>not mortgaged</u> is comprised of housing units owned free and clear of debt.
- ◆ The U.S. Census Bureau defines <u>gross rent</u> as the contract rent plus the estimated average monthly cost of utilities (not including telephone service) if these are paid by the renter (or paid for the renter by someone else). The <u>contract rent</u> is the monthly rent agreed to or contracted for, regardless of any furnishings, utilities, fees, meals, or services that may be included.
- Specified renter-occupied units exclude one-family houses on 10 acres or more.
- ♦ Housing units shown as <u>no cash rent</u> may be owned by friends or relatives who live elsewhere and who allow occupancy without charge. Rent-free houses or apartments may be provided to compensate caretakers, ministers, tenant farmers, sharecroppers, or others. This category also includes military housing.



◆ Median home value is the respondent's estimate of how much the property (house and lot, mobile home and lot, or condominium unit) would sell for if it were for sale.



◆ Home sales prices were obtained from DCA and reflect the prices of homes that were actually sold in 2000. These data include new and existing homes sold in the calendar year. In general, those categorized as <u>new</u> are those sold by a builder or developer, whereas <u>existing</u> homes are those sold by an individual or a bank.

- ◆ Housing costs were lower for residents of owner-occupied units in Region 4 than in the state. Approximately 25% of owner-occupied units in Region 4 had monthly housing costs between \$700 and \$999 in 1999. Region 4 had a greater proportion of owner-occupied units with monthly housing costs less than \$1,000 than in the state and a smaller proportion paying \$1,000 or more per month on housing. About 28% of owner-occupied units were not mortgaged in Region 4 compared to just less than 25% for the state. (Table AIV.3)
- ◆ Renters in Region 4 also had lower housing costs than in the rest of the state. About two-thirds of residents in renter-occupied units spent between \$300 and \$749 a month on rent and utilities in Region 4. Compared to the state, a much smaller percentage of units in Region 4 had a gross rent of \$750 or more. About 7% of "rented" units in the region were occupied rent free. (Table AIV.4)
- ◆ In Georgia, the median value of owner-occupied houses was \$111,200 and the median value of mobile homes was \$33,600. The median value of mobile homes in all but Troup County in Region 4 was greater than the median for the state. The median value was highest in Butts County (\$67,100). In contrast, the median value of owner-occupied homes in Region 4 was below the state median in all but Coweta County (\$121,700). The median value of owner-occupied houses was lowest in Meriwether and Upson Counties. (Table IV.3)
- ◆ More than 75% of all new homes sold in Region 4 in 2000 were in either Carroll or Coweta County. The distribution of existing homes sold in the region was more uniform, but still, 50% were sold in either Carroll or Coweta County. Almost 30% of existing homes were sold in either Spalding or Troup County. Heard County had the fewest new and existing home sales in the region. (Table IV.4)
- ◆ The average sales price for both new and existing homes in Region 4 was well below that of the state. Among counties in Region 4, the highest average sales price for new and existing homes were for those sold in Coweta County. Pike County also had a higher average new home sales price than the region. (Table IV.4)

TABLE IV. 3 - MEDIAN HOME VALUE BY COUNTY, 2000.

	Mobile homes	Specified owner-occupied units
Butts*	\$67,100	\$86,700
Carroll*	38,000	93,300
Coweta*	47,700	121,700
Heard*	43,000	72,900
Lamar*	57,600	79,900
Meriwether*	42,300	66,300
Pike*	59,000	103,000
Spalding*	45,600	86,600
Troup	31,500	83,700
Upson	39,200	66,100
<b>REGION 4</b>	NA	NA
GEORGIA	\$33,600	\$111,200

Source: Census 2000 SF 3, DP4 (specified owner-occupied units); H82 (Owner-occupied mobile homes).

TABLE IV.4 - NEW AND EXISTING HOME SALES BY COUNTY, 2000.

	New homes sales			Exi	Existing homes			
		% of		% of				
	No.	total	Avg. price	No.	total	Avg. price		
Butts*	130	5.6	\$97,039	146	3.9	\$101,992		
Carroll*	819	35.3	117,110	687	18.4	109,261		
Coweta*	943	40.6	167,476	1,249	33.4	136,409		
Heard*	3	0.1	72,750	32	0.9	82,557		
Lamar*	19	0.8	120,126	92	2.5	96,726		
Meriwether*	19	0.8	83,204	106	2.8	80,171		
Pike*	29	1.3	149,436	100	2.7	110,804		
Spalding*	206	8.9	92,371	522	13.9	95,529		
Troup	138	5.9	122,860	577	15.4	105,886		
Upson	14	0.6	96,825	231	6.2	86,407		
<b>REGION 4</b>	2,320	100.0	\$134,574	3,742	100.0	\$112,873		
<b>GEORGIA</b>	56,391		\$177,594	86,409		\$150,625		
% of STATE		4.1			4.3			

Source: Georgia Department of Community Affairs, Housing Finance Division.

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<sup>\*</sup> County is part of a MSA.

<sup>\*</sup> County is part of a MSA.

### **AFFORDABILITY**

**Issue:** The monthly housing cost to income ratio, or the housing cost burden, is the most widely accepted measure of housing affordability. Unlike the separate measures of housing costs and income, the ratio of the two can easily be compared over time. The federal government considers a home affordable if the housing cost burden is 30% or less. Specifically, if a household pays more than 30% of their gross income for housing, including utilities, they are said to be cost burdened and to have excessive shelter costs. A larger cost burden can be attributed to a higher monthly housing expenditure and/or a lower income; therefore, households in all income brackets can be cost burdened. A low-income household experiencing a cost burden may not have sufficient money for other necessities such as food, clothing, and child care. Historically, renter households are more likely than owner households to be cost burdened. Affordability for homeowners depends mostly on the terms of the mortgage.

### **OWNER-OCCUPIED UNITS**

#### Data:

- ◆ One measure of affordability is the percent of gross income paid for housing costs. This is known as the <u>housing cost burden</u>. If the amount a household pays for housing costs is greater than 30% of their gross income they are said to be <u>cost burdened</u>.
- ◆ Units occupied by households reporting no income or a net loss in 1999 are included in the <u>not computed</u> category.
- ◆ The definitions of <u>specified owner-occupied units</u> and <u>selected monthly owner costs</u> were included in the "Cost, value, and sales price of housing" section.

The Georgia Tech City and Regional Planning program is preparing estimates of housing needs and their overlap with various socioeconomic and housing characteristics for the Georgia Department of Community Affairs. This data set will inventory three types of housing problems for each Georgia county: (1) cost burden, (2) overcrowding, and (3) units without complete kitchen facilities or complete plumbing. Data will be provided for both owner and renter households. Owner and renter households with one or more of these housing problems will be profiled by household size, household type, employment status, occupation, social security and public assistance income, housing unit type, and age of the householder. The data set also will show the number of rental and owner-occupied housing units with each of the three housing problems. County-level data will be available at http://www.georgiaplanning.com in Summer 2003. Data for selected cities and for state regions will be available at the same web site during Fall 2003.

# Analysis:

◆ Specified homeowners in Region 4 were less likely than those in the state to be cost burdened (19.7% compared to 21%). About 38% of specified owner-occupied housing units in Region 4 spent less than 15% of total income on housing in 1999. (Table IV.5)

**REGION 4** 

- ♦ Households living in specified owner-occupied units in Region 4 were more likely to be cost burdened in six counties than in the rest of the region. More than 20% of households in Carroll, Heard, Lamar, Meriwether, Pike, and Spalding Counties spent 30% or more on housing. (Table IV.6, Figure IV.1)
- ◆ Between 1989 and 1999 the growth rate of cost burdened owner-occupied households in Region 4 was much greater than the increase in all owner-occupied units. The number of owner-occupied units increased by 40%, while the number of households that were cost burdened increased by more than 60% during this time period. (Table IV.5)
- ◆ In both the region and the state, owner-occupied households with a mortgage were much more likely to be cost burdened than those without a mortgage. The contrast was particularly true for Hispanics. (Table AIV.5, Table AIV.6)
- ◆ For homeowners with a mortgage in Region 4, Blacks, those of "other" races, and Hispanics were more apt to be cost burdened than Whites. Hispanic homeowners and those of "other" races without a mortgage were less likely to be cost burdened than Whites in the region. (Table AIV.5, Table AIV.6)
- ◆ In every income range homeowners and renters (except renters earning less than \$10,000) in Region 4 were less likely to be cost burdened than those in the state. In Region 4 homeowners with incomes greater than \$35,000 were more likely to spend greater than 30% of their income on housing than renters with the same income. (Table AIV.9)

Table IV.5 - Selected Monthly Owner Costs as a Percentage of Household Income, 1989-1999.

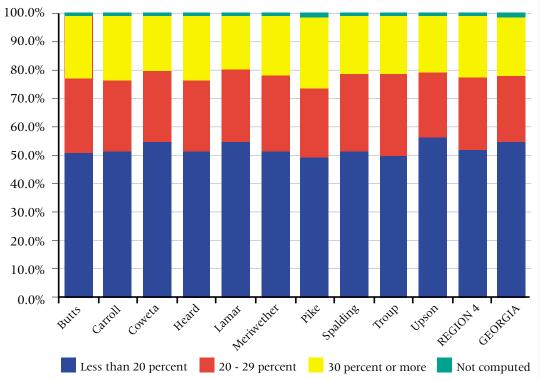
	Region 4			Georgia		
	1999		1989-1999	199	1999	
	No.	%	% change	No.	%	% change
Specified owner-						
occupied units	76,684	100.0	40.4	1,596,408	100.0	38.4
Less than 15 percent	29,015	37.8	NA	581,615	36.4	NA
15 to 19 percent 1	14,169	18.5	32.2	293,480	18.4	36.7
20 to 24 percent	10,529	13.7	47.5	225,005	14.1	32.3
25 to 29 percent	7,036	9.2	39.2	147,360	9.2	30.3
30 percent or more	15,097	19.7	60.5	334,881	21.0	50.8
Not computed	838	1.1	147.9	14,067	0.9	80.0

Source: Census 2000 SF 3, DP4; Census 1990 STF 3, DP5.

<sup>&</sup>lt;sup>1</sup> The category for the percent change from 1990 to 2000 is "less than 20 percent".



# FIGURE IV.1 - SPECIFIED OWNER-OCCUPIED UNITS BY PERCENT OF INCOME SPENT ON HOUSING BY COUNTY, 1999.



Source: Census 2000 SF3, DP4.

TABLE IV.6 - SPECIFIED OWNER-OCCUPIED UNITS BY PERCENT OF INCOME SPENT ON HOUSING BY COUNTY, 1999.

	No. of specified			
	owner-occupied	Less than	20 - 29	30 percent
	units1	20 percent	percent	or more
Butts*	3,430	56.2	24.2	19.5
Carroll*	15,128	55.5	24.4	20.1
Coweta*	20,849	54.3	26.5	19.2
Heard*	1,283	58.2	19.9	21.9
Lamar*	2,580	58.0	19.3	22.7
Meriwether*	3,686	63.2	14.6	22.2
Pike*	2,247	56.7	21.4	21.9
Spalding*	10,473	56.7	22.5	20.8
Troup	11,107	60.0	20.6	19.4
Upson	5,063	61.1	21.8	17.1
<b>REGION 4</b>	75,846	56.9	23.2	19.9
GEORGIA	1,582,341	55.3	23.5	21.2

Source: Census 2000 SF 3, DP4.

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<sup>\*</sup> County is part of a MSA.

<sup>1</sup> Total does not include those for which this was not computed.

### RENTER-OCCUPIED UNITS

### Data:

- ◆ The <a href="housing wage rate">housing wage rate</a> is the hourly wage rate a worker must earn to afford the Fair Market Rent (FMR), working 40 hours per week. It is used to measure the wage-rent disparity of households.
- ◆ The <u>FMR</u> is a gross rent estimate, including utilities, set by the U.S. Department of Housing and Urban Development to determine the eligibility of rental housing units for the Section 8 Housing Assistance Payments program. The rent estimate varies by geographic location to account for differences in local housing markets. The FMR is the dollar amount below which 40% of the standard-quality rental housing units are rented.
- ◆ One measure of affordability is the percentage of gross income paid for gross rent. This is known as the <a href="https://household.com/mafford">housing cost burden</a>. A household can "afford" the FMR if it is less than 30% of their gross income. If the amount a household pays for gross rent is greater than 30% of their gross income they are said to be <a href="https://cost.burdened">cost burdened</a>. Households are said to be <a href="https://severely.cost.burdened">severely.cost.burdened</a> if they pay greater than 50% of their gross income for rent. (This is only calculated for renter-occupied units in the Census data.)
- ◆ Units for which no cash rent was paid and units occupied by households that reported no income or a net loss in 1999 comprised the <u>not computed</u> category.
- ◆ The definitions of gross rent, contract rent, and specified renter-occupied units are in the "Cost, value, and sales price of housing" section.

- ◆ About 35% of renters in Region 4 and in the state spent more than 30% of their income for housing expenditures in 1999. In the same year approximately 16% of renter households in the region (6,583) and in the state experienced a severe cost burden, paying more than 50% of their income for rent. (Table IV.7)
- ◆ Renters in three Region 4 counties (Carroll, Meriwether, and Spalding) were more likely to be severely cost burdened than the average for the region. Renters in Spalding County were the most likely to be severely cost burdened (18.2%) in the region, while those in Pike County were the least (8.4%). (Table IV.8, Figure IV.3)
- ◆ Compared to 1989, 11.6% more renters in Region 4 were cost burdened, but (except for renters for which cost burden was not computed) the fastest growing group (21.3%) among renters was those with a rent-to-income ratio of less than 20%. (Table IV.7)
- ◆ The prevalence of cost burdened households among Black renters in Region 4 (42.3%) was greater than for all renters in the region (35.2%) and also greater than the percentage of Blacks in the state who were cost burdened (40.2%). (Table AIV.8)



- ◆ Excluding Carroll, Coweta, and Spalding Counties, in 2001, one needed an income of \$17,846 to afford a two-bedroom apartment at the FMR (\$446.14) in counties in Region 4. This translates to an hourly housing wage of \$8.58. With a minimum wage job, a worker needed to work 66.6 hours a week to afford the FMR. (Table AIV.7, Figure IV.2)
- ◆ The housing wage in the Atlanta MSA (defined as the 2000 MSA counties), \$16.88, was the highest not only in Region 4, but statewide. The two-bedroom FMR for counties in the Atlanta MSA was \$878 a month. With a minimum wage job, a worker needed to work 131 hours a week to afford the FMR. While the housing wage rate increased by only 2.6% between 2000 and 2001 in non-metro counties in Region 4, it increased by 10.4% in the Atlanta MSA. (Table AIV.7, Figure IV.2)
- ♦ Renters with annual incomes of less than \$35,000 were more likely than higher-income renters to be cost burdened in the region and in the state. Renters in Region 4 with an income of less than \$10,000 were more likely to be cost burdened than statewide, while renters with incomes between \$10,000 and \$34,999 were less likely. (Table AIV.9)

Atlanta MSA<sup>1</sup> \$16.88 Balance of Region 42 \$8.58 \$5.15 Federal and State Minimum Wage \$0.00 \$2.00 \$4.00 \$6.00 \$8.00 \$10.00 \$12.00 \$14.00 \$16.00 \$18.00

FIGURE IV.2 - HOUSING WAGE RATE, 2001.

Source: National Low Income Housing Coalition, Out of Reach September 2001.

This report uses the 2000 MSA classifications.

1 The Atlanta MSA is defined as Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Henry, Newton, Paulding, Pickens, Rockdale, Spalding, and Walton Counties. 2 This includes Butts, Heard, Lamar, Meriwether, Pike, Troup, and Upson Counties.

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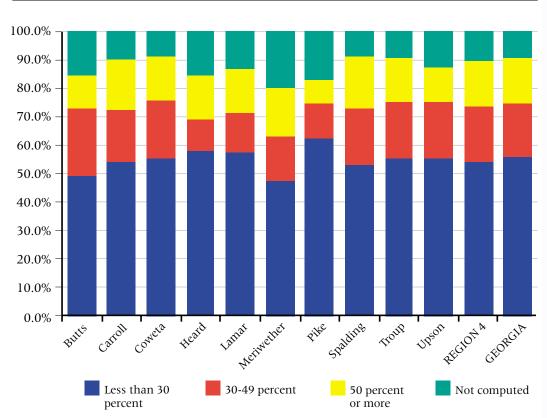


TABLE IV.7 - SPECIFIED RENTER-OCCUPIED UNITS BY PERCENT OF INCOME SPENT ON HOUSING, 1989-1999.

		Region	4	Georgia			
	1999		1989-1999	1999		1989-1999	
	No.	%	% change	No.	%	% change	
Specified renter-							
occupied units	40,937	100.0	16.9	964,446	100.0	19.3	
Less than 15 percent	8,131	19.9	NA	177,210	18.4	NA	
15 to 19 percent <sup>1</sup>	5,650	13.8	21.3	140,798	14.6	29.2	
20 to 24 percent	4,951	12.1	15.3	123,890	12.8	6.9	
25 to 29 percent	3,616	8.8	-3.4	97,915	10.2	5.7	
30 percent or more	14,403	35.2	11.6	341,484	35.4	14.2	
50 percent or more	6,583	16.1	NA	158,922	16.5	NA	
Not computed	4,186	10.2	54.3	83,149	8.6	51.6	

Source: Census 2000 SF 3, DP4, QT H13; Census 1990 STF 3, DP-5.

FIGURE IV.3 - SPECIFIED RENTER-OCCUPIED UNITS BY PERCENT OF INCOME SPENT ON HOUSING BY COUNTY, 1999.



Source: Census 2000 SF3, DP4.

<sup>&</sup>lt;sup>1</sup> The category for the percent change 1989-1999 is less than 20 percent.



# TABLE IV.8 - SPECIFIED RENTER-OCCUPIED UNITS BY PERCENT OF INCOME SPENT ON HOUSING BY COUNTY, 1999.

	No. of specified	Less than	30 - 49	50 percent	Not
	renter-occupied units	30 percent	percent	or more	computed
Butts*	1,456	49.4	24.0	11.5	15.0
Carroll*	8,966	54.3	18.5	17.8	9.4
Coweta*	6,676	55.4	20.9	15.2	8.5
Heard*	869	58.3	11.2	15.7	14.8
Lamar*	1,486	57.9	13.7	15.7	12.7
Meriwethe	r* 2,060	47.6	15.9	17.3	19.2
Pike*	797	62.9	12.3	8.4	16.4
Spalding*	7,904	53.6	19.9	18.2	8.3
Troup	7,608	55.8	19.9	15.5	8.8
Upson	3,115	55.6	19.7	12.6	12.1
REGION 4	<b>4</b> 0,937	54.6	19.1	16.1	10.2
GEORGIA	964,446	56.0	18.9	16.5	8.6

Source: Census 2000 SF 3, DP4, QT H13.

<sup>\*</sup> County is part of a MSA.

## TYPE OF HOUSING AND PHYSICAL CONDITION



### OCCUPIED AND VACANT HOUSING UNITS

**Issue:** An accurate assessment of the housing inventory is the starting point in evaluating whether the existing stock can adequately provide for the current and future housing needs of a community. The vacancy rate, as well as the condition of the housing stock, are important indicators of the health of the housing market. A high vacancy rate can indicate a loss of residents and an excess supply of housing in the region. Units are "vacant," however, for many reasons. For instance, seasonal and migrant housing units are classified as vacant since they are not occupied full-time year round. A relatively high number of seasonal units may affect the local community if temporary residents feel less attachment to the community than permanent residents. Boarded up and permanently abandoned units are a blight to a region. Awareness of such a problem is at best due to antidotal evidence since data regarding abandoned units are generally not available.

- ♦ A <u>housing unit</u> is defined as a house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or, if vacant, intended for occupancy as separate living quarters. <u>Separate living quarters</u> are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall.
- ◆ A housing unit is <u>vacant</u> if no one was living in it at the time of Census enumeration, unless the occupants are only temporarily absent. Housing units are excluded from the housing inventory if the roof, walls, windows, and/or doors no longer protect the interior from the elements. Units posted with a sign that they are condemned or they are to be demolished are also not included.
- ◆ Units temporarily occupied entirely by people who have a usual residence elsewhere at the time of enumeration are also classified as vacant, for seasonal use. <u>Seasonal</u>, <u>recreational</u>, <u>or occasional use</u> units are vacant or intended for use only in certain seasons, for weekends, or other occasional use throughout the year. This includes units for summer or winter sports or recreation, such as beach cottages and hunting cabins, in addition to quarters for workers such as herders and loggers.
- Units for <u>migrant workers</u> include vacant units intended for occupancy by migrant workers employed in farm work during the crop season. Farm work does not include work in a cannery, a freezer plant, or a food processing plant.
- ◆ Other vacant units are those that do not fall into any of the alternative categories. These include units held for occupancy by a caretaker or janitor, and units held for personal reasons of the owner.
- ◆ The <u>homeowner vacancy rate</u> (<u>rental vacancy rate</u>) is the proportion of the homeowner (rental) housing inventory which is vacant and for sale. It is calculated as the number of vacant units for sale (for rent) divided by the sum of the number of

vacant units for sale (for rent) and the number of owner-occupied (renter-occupied) units.



# Analysis:

- ◆ Vacant housing units represented approximately 7% of the total housing units in Region 4 and 8% in the state of Georgia in 2000. While the number of vacant units increased only slightly (1.3%) from 1990 to 2000 in the state, the growth rate of non-occupied units in Region 4 was 9%. (Table V.1)
- ◆ Region 4 had a higher proportion of units for sale and units that were rented or sold, but not occupied than the state and a lower percentage of vacant units for rent, for seasonal, recreational, or occasional use, and for migrant workers. (Table V.1)
- ◆ During the 1990's units for seasonal, recreational, or occasional use increased by only 18% in Region 4, the slowest growth rate of such units in the state. Units for sale in Region 4 also grew at the slowest rate in the state (2.7%). The number of vacant units for rent declined statewide, while housing for migrant workers increased at 250%, the fastest rate in the state. (Table V.1)
- ◆ Carroll, Coweta, Spalding, and Troup Counties had the greatest number of vacant units in the region. About 50% of vacant units in these counties were for rent or sale. Butts County had the highest percentage of units in the region for seasonal use (44.3%). Heard, Meriwether, and Upson Counties had the highest proportion of "other" vacant units in the region (more than 40%). (Figure V.1, Table V.2)

TABLE V.1 - OCCUPIED AND VACANT UNITS, 1990-2000.

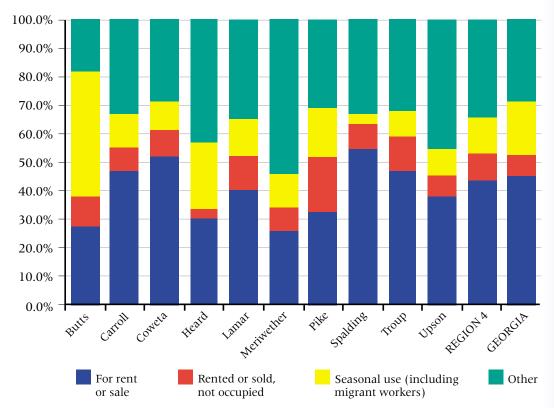
	Region 4				Georgia	eorgia	
	20	2000		200	2000		
	No.	% % change		No.	%	% change	
Total housing units	158,006	100.0	23.2	3,281,737	100.0	24.4	
Occupied units	146,384	92.6	24.4	3,006,369	91.6	27.0	
Vacant units	11,622	7.4	9.0	275,368	8.4	1.3	
Vacant units	11,622	100.0		275,368	100.0		
For rent	3,308	28.5	-10.9	86,905	31.6	-24.5	
For sale only	1,766	15.2	2.7	38,440	14.0	-1.0	
Rented or sold,							
not occupied	1,113	15.2	5.1	20,353	7.4	1.7	
For seasonal, recreation	al,						
or occ. use	1,474	12.7	17.8	50,064	18.2	48.8	
For migrant workers	28	0.2	250.0	969	0.4	57.1	
Other vacant	3,933	33.8	35.3	78,637	28.6	23.6	

Source: Census 2000 SF 1, DP1, H5; Census 1990 STF 1, H002, H005.

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FIGURE V.1 - VACANT UNITS BY TYPE BY COUNTY, 2000.





Source: Census 2000 SF1, DP1, H5.

TABLE V.2 - PERCENT OF VACANT UNITS BY TYPE BY COUNTY, 2000.

	No. of	For rent	Rented or sold.	For seasonal use including	
	vacant units	or sale	not occupied	migrant	Other
Butts*	925	27.8	10.4	44.3	17.5
Carroll*	2,499	47.4	8.3	11.6	32.7
Coweta*	1,740	52.1	9.7	9.8	28.4
Heard*	469	30.7	3.4	23.2	42.6
Lamar*	433	40.4	12.0	12.9	34.6
Meriwether*	963	26.2	8.4	11.3	54.1
Pike*	313	32.6	19.5	17.3	30.7
Spalding*	1,482	55.1	8.6	3.4	32.9
Troup	1,904	47.0	12.5	8.9	31.6
Upson	894	38.4	7.4	9.2	45.1
<b>REGION 4</b>	11,622	43.7	9.6	12.9	33.8
GEORGIA	275,368	45.5	7.4	18.5	28.6

Source: Census 2000 SF 1, H5.

 $<sup>\</sup>boldsymbol{\ast}$  County is part of a MSA.

# Type and Age of Housing Units

**Issue:** In general, housing units are classified as single-family (one-unit, detached or attached), multi-family, or mobile/manufactured housing. An examination of the distribution of housing by type can help identify a region's over or under reliance on particular housing types. Families and individuals value having a choice of housing types. While a single-family unit may be the ideal housing choice for some, others prefer the services typically associated with living in multi-family housing. Traditionally, individuals and families at both ends of the life span have chosen multi-family housing. Since housing units deteriorate with age, age is sometimes used as a sign of the condition or quality of housing. In particular, housing units greater than 40 years old are often in need of major repairs.

At approximately one-half the construction cost per square foot of conventionally site-built homes, mobile/manufactured housing is quite popular. It represents an important housing option for low-income households and is the primary form of unsubsidized affordable housing in the country. The resale value of such homes is of concern, however, because the value of a mobile/manufactured home not affixed to its own site usually will depreciate rapidly. On the other hand, a mobile/manufactured home that is permanently attached to a site most likely will appreciate in value, although at a slower rate than a site-built house. Some communities ask whether tax revenues collected from mobile/manufactured homes are sufficient to cover the costs of public services (for example, schools and police and fire protection) provided to the residents of mobile/manufactured homes.

The Mobile Home Construction and Safety Standards Act, commonly called the "HUD Code," enacted in 1976 (revised in 1981) provides regional structural requirements for mobile/manufactured homes. Mobile homes built before 1976 are most likely unfit for habitation (Genz, 2001). The Census uses the term mobile home. The respondent determines whether to describe his/her residence as a mobile home since the term is not defined.

- ◆ A <u>structure</u> is a separate building that either has open spaces on all sides or is separated from other structures by dividing walls that extend from ground to roof.
- ◆ A <u>one-unit detached</u> house is a one-unit structure detached from any other house with open spaces on all sides. This includes mobile homes to which one or more permanent rooms have been added or built.
- One-unit attached housing is a one-unit structure that has one or more walls that extend from ground to roof separating it from adjoining structures. This includes one-unit housing that is joined horizontally to another house such as row houses or townhouses or to a nonresidential structure. One-unit detached and one-unit attached are both single-family units.
- Units in structures containing two or more units are classified according to the number of units per structure (multi-family).

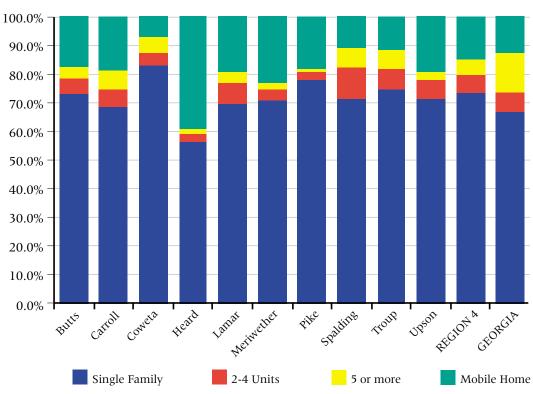
- Mobile homes used only for business purposes or for extra sleeping space and those for sale on a dealer's lot, at the factory, or in storage are not counted in the housing inventory.
- ◆ The "mobile home or trailer" category in the 1990 census was changed to "mobile home" in 2000 and the "other" category was changed to "Boat, RV, van, etc."
- ◆ The "units in structure" question, which provides the information on the type of housing unit, was asked on a 100-percent basis in 1990 whereas it was asked on a sample basis in 2000.
- ◆ A <u>condominium</u> is not a housing type but rather a description of ownership. Most are units within a multi-family structure.

- ◆ Single-family detached housing units dominated as the most common type of housing in Region 4 and the state (72.6% and 64.2%). Region 4 had a greater proportion of two unit dwellings and mobile homes than the state and a smaller proportion of multi-family units. (Table AV.1)
- ◆ Three Region 4 counties (Coweta, Pike, and Troup) had a higher percentage of single-family units than the region. Spalding County had the largest proportion of 2 to 4 unit housing. Less than 60% of the units in Heard County were single-family while nearly 40% were mobile homes. The percentage of mobile homes in Heard County was more than 24% higher than the average for Region 4. (Table V.3, Figure V.2)
- ◆ Over the past decade, total housing units grew at a rate slightly slower in Region 4 (23.2%) than in the state (24.4%). The number of housing units in Region 4 increased at about the same rate as the growth in households (24.4%). (Table AV.1, Table II.7)
- ♦ Within Region 4, one-unit attached, one-unit detached, and multi-family units in buildings with 20 or more units increased at a faster rate than the average for all housing units, whereas multi-family housing with less than 20 units and mobile homes increased at a slower rate. Region 4, like the state, experienced a decline in the number of housing units in apartment buildings consisting of 10 to 19 units. (Table AV.1)
- ♦ About 28% of housing units in Region 4 and in the state were built in the 1990's and were 10 years old or less in 2000. Compared to the state, Region 4 had a larger proportion of older housing built before 1960 and a smaller percentage of units constructed between 1960 and 1989. About 4% of mobile/manufactured homes in Region 4 were at least 40 years old or older; this is slightly greater than the percentage statewide (3.1%). (Table V.4, Table AV.2, Table AV.3, Figure V.3)
- ◆ About 45% of the housing units in Coweta County were built within the last 10 years. Butts, Heard, and Pike Counties also had a larger proportion of new homes built in the 1990's than the region. In 2000, a greater proportion of the housing stock in

Lamar, Meriwether, Spalding, Troup, and Upson Counties were older units (more than 40 years old) rather than newer housing (10 years old or less). (Figure V.3, Table V.4)



FIGURE V.2 - PERCENT OF HOUSING UNITS BY TYPE BY COUNTY, 2000.



Source: Census 2000 SF3, DP4.

TABLE V.3 - PERCENT OF HOUSING UNITS BY TYPE BY COUNTY, 2000.

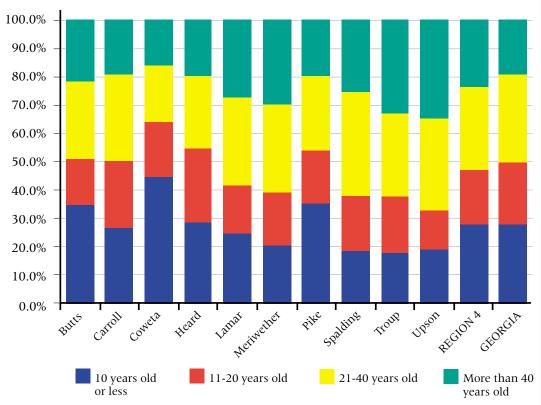
	No. of housing units <sup>1</sup>	Single family	2 to 4 units	5 or more units	Mobile homes
Butts*	7,370	73.5	5.4	4.1	17.1
Carroll*	34,058	68.9	6.0	7.0	18.1
Coweta*	33,158	83.3	4.4	5.7	6.7
Heard*	4,497	56.9	2.7	1.7	38.7
Lamar*	6,137	70.1	7.3	3.7	18.9
Meriwether*	9,193	71.0	3.9	2.3	22.8
Pike*	5,052	78.4	2.5	1.6	17.5
Spalding*	23,001	71.9	10.7	6.9	10.6
Troup	23,805	75.1	7.3	6.4	11.2
Upson	11,583	71.4	7.0	2.9	18.7
<b>REGION 4</b>	157,854	73.8	6.3	5.5	14.4
GEORGIA	3,277,424	67.2	6.8	14.0	12.1

Source: Census 2000 SF 3, DP4.

<sup>\*</sup> County is part of a MSA.

<sup>&</sup>lt;sup>1</sup>Total of housing units without "Boat, RV, van, etc." category.

FIGURE V.3 - PERCENT OF HOUSING UNITS BY AGE BY COUNTY, 2000.



Source: Census 2000 SF3, DP4.

Table V.4 - Percent of Housing Units by Age by County, 2000.

	No. of	10 years	11- 20	21-40	More than
	housing units	or less	years	years	40 years
Butts*	7,380	34.7	16.7	27.3	21.3
Carroll*	34,067	26.6	24.1	30.6	18.7
Coweta*	33,182	45.3	19.3	19.6	15.9
Heard*	4,512	29.0	25.9	25.7	19.4
Lamar*	6,145	25.1	17.0	31.2	26.7
Meriwether*	9,211	20.3	18.8	31.4	29.5
Pike*	5,068	35.3	18.8	26.8	19.1
Spalding*	23,001	18.7	19.3	36.9	25.1
Troup	23,824	18.0	20.0	29.4	32.7
Upson	11,616	19.7	13.2	32.9	34.3
<b>REGION 4</b>	158,006	27.9	19.9	28.9	23.4
<b>GEORGIA</b>	3,281,737	27.9	22.0	31.2	18.9

Source: Census 2000 SF 3, DP 4.

<sup>\*</sup> County is part of a MSA

# PHYSICAL CHARACTERISTICS AND QUALITY OF HOUSING UNITS

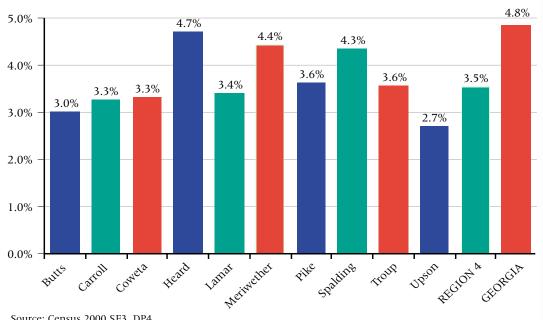
**Issue:** A more detailed description of housing units involves the number of rooms and bedrooms, the type of heating fuel used, the kitchen and plumbing facilities, and the overall structural integrity. An important quality of housing issue is the degree of overcrowding, usually signaled by more than one person per room. Overcrowding may not always result from the lack of means to live elsewhere, but may be due to cultural differences in preferences. Other measures of poor housing quality include lacking basic plumbing and kitchen facilities, in addition to major structural deficiencies such as a leaky roof or cracked walls. Inadequate or substandard housing is often correlated with health and safety problems. Physical characteristics of housing, such as the number of bedrooms, are also useful in determining the existence of appropriate units for households of different compositions and size in the region.

- Overcrowding is generally defined as more than one person per room.
- ◆ A <u>room</u> includes living rooms, dining rooms, kitchens, bedrooms, finished recreation rooms, enclosed porches suitable for year-round use, and lodgers' rooms. Strip or pullman kitchens, bathrooms, open porches, balconies, halls or foyers, half-rooms, utility rooms, unfinished attics or basements, or other unfinished space used for storage are not considered rooms. A partially divided room is a separate room only if there is a partition from floor to ceiling, but not if the partition consists solely of shelves or cabinets.
- Selected housing conditions may be physical and/or monetary and are defined for owner- and renter-occupied housing units as having at least one of the following conditions: lacking complete plumbing facilities, lacking complete kitchen facilities, having 1.01 or more occupants per room, selected monthly owner (gross rent) costs as a percentage of household income in 1999 greater than 30%.
- ◆ A unit has <u>complete kitchen facilities</u> when it has all of the following: a sink with piped water; a range, or cook top and oven; and a refrigerator (not an ice box). All facilities must be located in the unit, but not necessarily in the same room. A unit is classified as <u>lacking complete kitchen facilities</u> if any of the three facilities is not present.
- ◆ Complete plumbing facilities include hot and cold piped water, a flush toilet, and a bathtub or shower. All facilities must be located in the unit, but not necessarily in the same room. A unit is classified as <u>lacking complete plumbing</u> if any of the three facilities is not present.

- ◆ About one-half of the housing units in Region 4 in 2000 had five or six rooms. Compared to the state, Region 4 had a larger percentage of medium- to large-sized units (four to seven rooms per unit) and a smaller percentage of both small and very large units. (Table AV.6)
- ◆ Of occupied units in Region 4, 3.5% were overcrowded; this was lower than the average for the state (4.8%). Every county in Region 4 had a smaller percentage of overcrowded occupied units than the state. Heard County had the greatest percentage of overcrowded units (4.7%) in the region, while only 2.7% of the housing units in Upson County were. Renters in the region and in the state were more likely to live in overcrowded units than owners. (Figure V.4, Table V.5)
- ◆ Asians and those of "other" races were more apt to live in overcrowded units compared to Whites and Blacks. More than one-fourth of Hispanic households in Region 4 and more than one-third of all Hispanic households in Georgia lived in housing units with more than one person per room. (Table V.5)
- ◆ Although it is a very small proportion, housing units in Region 4 were slightly more likely than the rest of the state to lack complete plumbing (0.8% and 0.6%) and kitchen facilities (0.6% and 0.5%). Occupied units in Meriwether and Spalding Counties were at least twice as likely as those statewide to lack a complete kitchen. Occupied housing in Butts, Heard, and Pike Counties were twice as likely as those statewide to lack complete plumbing. (Table AV.4)
- ◆ Renter-occupied households were more likely to have a selected housing condition than owner-occupied units in Region 4 and the state. About one in five owner-occupied households and one in three renter-occupied households in Region 4 had one selected housing condition. Both homeowners and renters in Region 4 were less likely to experience a housing condition than those statewide. (Table AV.5)
- ◆ Utility gas was the main home heating fuel in more than 40% of units in Region 4 and Georgia. Almost all occupied housing units utilized utility gas; bottled, tank, or LP gas; or electricity. Region 4 relied more heavily on bottled, tank, or LP gas and less on utility gas and electricity than the state. Almost 25% of units in Region 4 used bottled gas, compared with just one in ten in the state. (Table AV.8)
- ◆ Compared to the state, Region 4 had a larger percentage of 1 to 2 and 3 to 4 bedroom owner-occupied housing and a greater percentage of 3 to 4 bedroom renter-occupied housing units. Region 4 had the smallest proportion of renter-occupied units with no bedrooms (1.7%). (Table AV.7)







Source: Census 2000 SF3, DP4.

Table V.5 - Overcrowded Units by Race, Ethnicity, and Tenure, 2000.

		Region 4		Georgia			
	Total	Over-	% of	Total	Over-	% of	
		crowded	total		crowded	total	
Total occupied units	146,384	5,182	3.5	3,006,369	145,235	4.8	
Owner	104,134	2,222	2.1	2,029,293	49,715	2.4	
Renter	42,250	2,960	7.0	977,076	95,520	9.8	
White	111,437	2,260	2.0	2,069,180	47,560	2.3	
Black	32,109	2,429	7.6	802,456	66,509	8.3	
Asian	579	153	26.4	49,630	8,734	17.6	
Other races	1,192	235	19.7	51,513	18,447	35.8	
Two or more	1,067	105	9.8	33,590	3,985	11.9	
Hispanic	2,019	546	27.0	99,026	35,688	36.0	

Source: Census 2000 SF 3, HCT29A-H (Race), H20 (tenure).

## SUBSIDIZED RENTAL HOUSING UNITS

**Issue:** Subsidized rental housing units are available to aid low-income households in renting decent, safe, and affordable housing. A complete inventory of all subsidized housing units in Georgia does not exist and is virtually impossible to compile given the numerous agencies and the overlap in assistance from various programs. Therefore, data on the most widely used programs are used to provide a general indication of the prevalence of subsidized housing in the region. The three main rental assistance programs currently in place for subsidizing low-income households are: conventional Public Housing (created by the U.S. Housing Act of 1937), Section 8 tenant-based assistance, which includes both the certificate and voucher programs (enacted by the Housing and Community Development Act of 1974), and the Low-Income Housing Tax Credit (LIHTC) (initially established by the Tax Reform of 1986).

Public Housing and Section 8 are housing subsidies provided by HUD, in which households pay no more than 30% of their income for rent. Whereas conventional Public Housing is publicly owned, Section 8 provides assistance for households to rent units in the existing stock of privately owned housing. Operational through the U.S. tax code, the LIHTC provides 10-year tax credits to developers of rental housing provided that the units are affordable to low-income households for 15 years.

#### Data:

- ◆ Number of <u>LIHTC units</u> are those placed in service.
- Public housing is conventional public housing operated by local public housing authorities and subsidized by HUD. These are units located in a public housing project offered to low-income households to rent at below market rate. Households generally pay 30% of their income for rent.
- ◆ The <u>Section 8</u> voucher and certificate programs provide assistance to households to rent units in the existing stock of privately owned housing at FMR. Data regarding <u>Section 8</u> vouchers and certificates are not provided since, unlike public housing units and units built with the LIHTC, they are not region specific. It is not known whether a household obtaining a Section 8 voucher in one region is residing in that region; therefore, data are not reported here.

- ◆ In 2002, there were about 50,000 public housing units in the state of Georgia and 2,671 in Region 4. Carroll, Coweta, and Troup Counties all had more than 400 units of public housing. In relationship to the county population, however, Lamar, Troup, and Upson Counties had the most units (more than 10 units per 1,000 residents); this ratio is greater than the region (6.61) and the state (6.38). There were no public housing units in Butts or Pike Counties. (Table V.6)
- ◆ From 1987 to 2002 there have been more than 800 LIHTC properties, consisting of about 66,000 low-income units, built in Georgia. In Region 4, 60 LIHTC properties

with 3,613 low-income units have been built. The majority of the units were in Carroll and Coweta Counties (each with more than 850 units). Every county in the region has at least one LIHTC property. (Table V.6)

Table V.6 - Number of Low-Rent Units by County, 2002.

	Pub	lic Housing	LIH	ГС1
		Units per		
	Units	1,000 pop. <sup>2</sup>	Properties	Units
Butts*	0	0.00	4	166
Carroll*	419	4.80	11	866
Coweta*	517	5.79	8	864
Heard*	77	6.99	3	108
Lamar*	221	13.89	2	60
Meriwether*	142	6.30	7	216
Pike*	0	0.00	2	48
Spalding*	250	4.28	12	553
Troup	757	12.88	7	549
Upson	288	10.44	4	183
<b>REGION 4</b>	2,671	6.61	60	3,613
<b>GEORGIA</b>	52,238	6.38	841	66,137

Source: HUDUSER Assisted Housing: National and Local database (HA Profiles), Public Housing units. Georgia Department of Community Affairs, Housing Finance Division, LIHTC properties and units.

<sup>&</sup>lt;sup>1</sup> Properties and units put in service from 1987 to 2002.

<sup>&</sup>lt;sup>2</sup> 2000 County population.

<sup>\*</sup> County is part of a MSA.

### HOUSING CONSTRUCTION



# New Home Construction: Single-family and Multi-family Building Permits

**Issue:** New home construction is the main component of the increase in the supply of single-family stick-built and multi-family housing in any given year. The supply of housing also increases when previously vacant units are occupied and the housing stock is remodeled and renovated. An increase in dilapidated units and demolitions decreases the housing stock. An upsurge in home building activity is a signal that the existing stock is not sufficient. The unmet housing demand may be attributed to the wrong mix of housing types or price range or simply not enough available units.

The volume of housing construction is not only an indication of the local housing market strength, but is also an excellent indicator of the overall health of the region's current economy. Building permit data are especially useful in years between the decennial censuses for this reason. An increase in housing construction has a major impact on the local economy since it leads to an increase in jobs as well as an increase in the demand for household items and other consumer goods. New home construction also leads to increased local property tax revenue as well as an increased demand for county services and on the water, sewer, and transportation infrastructure.

- Residential building permit data are collected from individual permit offices by the U.S. Census Construction division. Most of the individual permit offices are municipalities; the remainder are counties or townships.
- ◆ A building permit may not be required in all parts of some counties. For instance, residents in Trenton, a municipality in Dade County, are the only residents in that county who are required to have a building permit. Counties in which building permits are not required throughout are referred to as "partial data" counties in Table VI.1, Table AIV.1, and Table AIV.2 as well as the analysis. The data likely underreport the number of single-family and multi-family housing units built in those counties and thus in the region. Counties in which building permits are required throughout are referred to as "complete data" counties.
- ◆ The average single-family permit value was calculated as the aggregate single-family permit value divided by the number of single-family permits issued. The reliability of this figure increases with an increase in the number of permits, since any one value can skew the average, when the number of permits is small. The permit value does not include lot price or builder profit.

- ◆ There were 5,187 single-family housing permits issued in Region 4 in 2001 with an average value of \$94,980. The average building cost of a new single-family home for which a building permit was issued was about \$20,000 less in Region 4 than the state average of \$115,561. The highest cost of construction was almost \$114,000 in Coweta and Heard Counties and the lowest was in Spalding and Upson Counties (less than \$80,000). (Table VI.1)
- ◆ Region 4 (16.0) issued more permits per 1,000 residents than the state (11.4) and had the highest permit to population ratio among all regions in Georgia. Carroll (26.8) and Coweta (24.3) Counties issued the greatest number of building permits per 1,000 residents in the region, while six counties issued fewer than ten permits per 1,000 residents. (Table VI.1)
- ◆ Carroll and Coweta Counties issued the most single-family building permits in Region 4. Coweta County's permits are "partial data" and the data may underestimate the actual number of units constructed. Among counties for which we have complete data, Carroll County issued the greatest number of single-family building permits and Pike County issued the fewest. (Table VI.1)
- ◆ The average value of single-family permits exceeded the regional average in six counties. The average value of single-family permits in Carroll County, which issued the most permits, was more than \$14,000 less than the regional average. (Table VI.1)
- ◆ Carroll and Coweta Counties issued the greatest number of building permits for multi-family units (634 and 507, respectively) and the most multi-family permits in relation to the population (7.3 and 5.7, respectively, for every 1,000 residents). Lamar County also issued more multi-family permits per 1,000 residents (3.3) than the region (3.2) and the state (2.6). There were no permits issued for multi-family units in Butts, Pike, or Spalding Counties in 2002. (Table VI.1)
- ◆ The number of multi-family units for which building permits were issued in Region 4 oscillated from 1997 to 2001. During this time period the number of permits issued for single-family units increased steadily due to the growth in Carroll and Coweta Counties. (Table AVI.1, Table AVI.2)



# TABLE VI.1 - BUILDING PERMITS ISSUED FOR NEW PRIVATELY-OWNED SINGLE-FAMILY (SF) AND MULTI-FAMILY (MF) HOUSING UNITS BY COUNTY, 2001.

						No. of Uni	ts	
	Avg. value		No. of Ur	<u>nits</u>	I	per 1,000 pop. <sup>1</sup>		
	of SF	SF	MF	Total	SF	MF	Total	
Complete data cou	<u>inties</u>							
Butts*	\$89,756	320	0	320	16.4	0.0	16.4	
Carroll*	80,617	1,709	634	2,343	19.6	7.3	26.8	
Pike*	100,190	218	0	218	15.9	0.0	15.9	
Troup	99,428	309	66	375	5.3	1.1	6.4	
Partial data count	<u>ies</u>							
Coweta*	\$113,656	1,657	507	2,164	18.6	5.7	24.3	
Heard*	113,797	67	2	69	6.1	0.2	6.3	
Lamar*	95,866	89	52	141	5.6	3.3	8.9	
Meriwether*	103,919	178	2	180	7.9	0.1	8.0	
Spalding*	79,525	541	0	541	9.3	0.0	9.3	
Upson	76,722	99	11	110	3.6	0.4	4.0	
<b>REGION 4</b>	\$94,980	5,187	1,274	6,461	12.8	3.2	16.0	
GEORGIA	\$115,561	71,531	21,528	93,059	8.7	2.6	11.4	

Source: Prepared by the Selig Center for Economic Growth, based on Bureau of the Census, Construction Statistics Division: Housing Units Authorized by Building Permits (C-40).

<sup>&</sup>lt;sup>1</sup> 2000 County population.

<sup>\*</sup> County is part of a MSA.

# MOBILE/MANUFACTURED HOUSING PLACEMENTS

mobile/manufactured housing as it does site-built units.

**Issue:** Regional mobile/manufactured housing placements in any given year increases the supply of this housing type, while an increase in mobile/manufactured housing units that are no longer fit for habitation has a depressing effect. There are several reasons for the increased popularity of mobile/manufactured homes; a primary one is cost. Mobile/manufactured housing is substantially less expensive to produce and easier to finance. For these reasons, mobile/manufactured housing can be an excellent alternative housing option. Depending on local government tax policies, an increase in mobile/manufactured homes, however, may lead to lower local tax revenues if the county does not tax

#### Data:

- Mobile/manufactured home <u>placements</u> are the number of units placed by county and represent the final destination of the unit, the county in which the homebuyer will reside.
- All placements are HUD code residential units and do not include mobile/manufactured homes used as offices at construction sites, as classrooms on school campuses, or for other nonresidential purposes.
- <u>Single-section</u> mobile/manufactured housing includes single-, sixteen- and extrawide units.
- ◆ It is not known if the units are occupied as a year-round residence, as many single-section units may be used as seasonal homes.

- ◆ In 2001 there were 0.95 manufactured housing units per 1,000 population placed in counties within Region 4; this is lower than the ratio of placements to the population for the state (1.15). Coweta, Spalding, and Troup Counties had the lowest ratio of placements to population (less than 0.60), while Butts and Heard Counties had the highest ratios (two or more). (Table VI.2)
- ◆ Compared to the proportion of placements statewide, Region 4 had a much smaller percentage of single-section units than the state (15.9% and 25.7%, respectively), the lowest percentage among all regions. More than 25% of manufactured housing units placed in Butts County were single-section, while less than 10% of those placed in Coweta, Heard, and Lamar Counties were single-section units (Table VI.2)

TABLE VI.2 - MANUFACTURED HOUSING PLACEMENTS BY COUNTY, 2001.

	No.of placements		
	per 1,000 pop. <sup>1</sup>	% single section	
Butts*	2.15	26.2	
Carroll*	1.51	18.9	
Coweta*	0.30	3.7	
Heard*	2.00	4.5	
Lamar*	1.63	7.7	
Meriwether*	1.33	10.0	
Pike*	0.73	20.0	
Spalding*	0.50	17.2	
Troup	0.54	21.9	
Upson	1.20	12.1	
<b>REGION 4</b>	0.95	15.9	
GEORGIA	1.15	25.7	

Source: Georgia Manufactured Housing Association.

<sup>&</sup>lt;sup>1</sup> 2000 County population.

<sup>\*</sup> County is part of a MSA.

# LOCAL GOVERNMENT SERVICES, ZONING AND DEVELOPMENT PROCEDURES

**Issue:** Planning, zoning, and development procedures adopted by a jurisdiction can impact the availability, affordability, and mix of housing in a community. Building codes apply to new construction and remodeling and are established to improve the quality of the structure. The State of Georgia has adopted eight mandatory construction codes. These codes have statewide applicability; however, local governments have the option to enforce all or some of these codes. Additionally, there are six permissive codes which a local government can choose to adopt and enforce. Enforcement of building codes has a positive impact on the quality of housing available. On the other hand, requiring a builder to meet certain standards can increase the cost of construction, which affects affordability. Housing codes address the quality of living conditions and are utilized to ensure proper use and maintenance of the unit. Since housing conditions tend to be of immediate concern in large urban city centers, these jurisdictions are more apt to adopt such codes. Smaller cities and rural areas are less likely to have the required funds available for enforcement. Use of housing and building codes can help to eliminate substandard housing.

Zoning and subdivision regulations can also have a positive or negative impact on the availability of affordable housing in a community. Generally, overly restrictive zoning or subdivision ordinances requiring large lot sizes or a high minimum square footage, for instance, can increase the cost of housing. Further, such zoning may even eliminate certain types of otherwise viable housing options. Some zoning and subdivision regulations such as Planned Unit Developments, however, can provide the opportunity for developers to use inventive designs to create new affordable housing.

- ◆ Data collected by DCA via the Government Management Indicators (GOMI) Survey provide information about how counties and municipalities in Georgia manage responsibilities assigned to them.
- ◆ Only two counties (Stephens in Region 2 and Crawford in Region 6) and 23 municipalities did not respond to the 2002 survey. The total number of counties and municipalities represented in the state data is 157 and 512, respectively.
- ◆ Counties and municipalities that are counted as "having the service available" for building permits and building inspections include all jurisdictions that offer the service directly, in addition to those that are covered by a local government authority, have an agreement with another local government, or a contract with a private provider. Therefore, it is meant to be an indication of the number and proportion of places that are covered by permits and inspections and not necessarily which places offer the service themselves.
- ♦ New construction code: An affirmative response to this item on the survey may indicate enforcement of either the Standard Building Code or the CABO One-and-Two Family Dwelling Code. The purpose of the Standard Building Code is to establish the

minimum requirements to safeguard the public health, safety, and general welfare through structural strength, means of egress facilities, stability, sanitation, adequate light and ventilation, energy conservation, and safety to life and property from fire and other hazards attributed to the built environment. Both the Standard Building Code and the CABO One-and-Two Family Dwelling Code are mandatory codes in Georgia.

- ◆ The Standard <u>Existing Buildings Code</u> is a permissive code in Georgia. This code applies to the repair, alteration, change of occupancy, addition, and relocation of existing buildings.
- ◆ The Standard <u>Housing Code</u> is a permissive code in Georgia. This code establishes minimum standards for occupancy.
- ◆ The Standard <u>Plumbing Code</u> is a mandatory code in Georgia. This code relates to the erection, installation, alteration, repair, relocation, replacement, addition to, and use or maintenance of plumbing systems including water supply and distribution, sanitary drainage, plumbing fixtures, water heaters, and venting.
- ◆ The Standard <u>Unsafe Building Abatement Code</u> is a permissive code in Georgia. This code applies to the repair or restoration of a building which has become unsafe and applies equally to new or existing conditions.
- ◆ <u>Subdivision regulations</u> are the control of the division of a tract of land by requiring development according to design standards and procedures adopted by local ordinance.
- ◆ A <u>zoning code</u> is a duly approved, enacted, and amended ordinance that controls and regulates land use in a jurisdiction. Zoning codes set forth regulations and standards relating to the nature and extent of uses of land and structures and include a zoning map.

- ◆ Every county in Region 4 reported having building permits, building inspections, and construction code enforcement. (Table VI.3)
- ◆ Counties and municipalities in Region 4 were more likely to have reported having a housing code than those statewide. Nearly one-half (47.1%) of all counties in the state reported having a housing code compared to 60% within the region. About 64% of the municipalities in the region reported having a housing code, while less than 50% had statewide. (Table VI.3)
- ◆ More than 90% of counties in Region 4 reported having a new building code, an existing building code, a zoning code, and subdivision regulations. Municipalities within the region were more likely that those statewide to have adopted these codes. (Table VI.3)



# Table VI.3 - Local Government Services Available and Codes Adopted, 2002.

	Region 4				Georgia			
	Co	unties	Munic	Municipalities		unties	Municipalitie	
	No.	%	No.	%	No.	%	No.	%
Total	10	100.0	42	100.0	157	100.0	512	100.0
<b>Building inspections</b>	10	100.0	39	92.9	118	75.2	405	79.1
Building permits	10	100.0	39	92.9	126	80.3	447	87.3
Construction and								
code enforcement	10	100.0	38	90.5	118	75.2	409	79.9
New construction code	9	90.0	27	64.3	98	62.4	259	50.6
Existing building code	9	90.0	26	61.9	81	51.6	275	53.7
Housing code	6	60.0	27	64.3	74	47.1	252	49.2
Plumbing code	10	100.0	28	66.7	106	67.5	303	59.2
Unsafe building abateme	ent 6	60.0	23	54.8	56	35.7	218	42.6
Subdivision regulations	10	100.0	25	59.5	126	80.3	280	54.7
Zoning code	10	100.0	37	88.1	95	60.5	393	76.8

Source: DCA, GOMI Information catalog.

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